NDEPENDENT INFORMATION FOR SMART SHOPPERS

choice

EPTEMBER 2009 • WWW.CHOICE.COM.AU

**Extras cover**

We look at when it makes financial sense and what policies suit your needs.

**Grow your own**

What started as a grassroots trend now has a worldwide following. Read why and how.

## On test

Mini hi-fis
Refrigerators
Compact cameras
Food processors
Cordless drills
117cm TVs
Ceiling fans
Coffee grinders

# MILK & MONEY

## Which brands offer real value

Light Milk
Just Organic
Full cream milk
produced as nature intended by open grazing cows on organic pastures. Just Organic certified organic milk is a good source of calcium.
Milk
2 LITRE
180 PRODUCTS RATED!

## PLUS

Cashing in online – swap, buy and save

Why you shouldn't rely on personal breathalysers

The lowdown on the latest get-rich-quick scheme

Best for baby? Which products are not worth the expense

# With your help, we get results

I have been overwhelmed by the warmth and the high level of engagement of our members since I asked you to call me in last month's magazine. There's a great love of CHOICE and a feeling of real ownership by our members and I thoroughly enjoyed the calls I received.

I am still taking calls and will talk about some of the changes that will come about as a result in the next issue. If you haven't had a chance to speak to me and would like to do so, please call 1800 266 786.

One of the issues you have felt most strongly about is unfair bank penalty fees. More than 50,000 of you supported our campaign by downloading a letter from our website to get money back from banks. This consumer action has paid off with three of the major banks scrapping or reducing a wide range of penalty fees from October. It just shows what savvy and active consumers can achieve together.

The journey started in 2007 when CHOICE joined with the Consumer Action Law Centre to launch a major campaign against rapidly increasing bank penalty fees. We argued that the fees were unfair because they failed to reflect the loss incurred by the bank as a result of the overdrawn account or dishonoured payment.

By 2008, consumer anger had made some impact – most banks reduced some or all of their fees, on average by about a third. However, earlier this year the Reserve Bank revealed that banks were still taking nearly a billion dollars each year from Australian households.

Last month, the NAB announced it would no longer charge a $30 penalty fee each time a consumer overdrew their transaction account or had a direct debit payment dishonoured. The following week Westpac, St George and the Commonwealth reduced rather than abolished their penalty fees, but they did tackle fees on credit cards – something NAB is yet to deal with. At the time of going to press, we were still waiting to see what the ANZ would do. To read more about further progress we believe banks are making, see Consumer News, page 7.

This milestone reflects just what can be achieved when consumer anger translates into positive action and that's why I want us to find ways of working with you to harness the power of consumers to achieve change.

Next month, we'll be unveiling a major CHOICE campaign to end unfair practices by major supermarkets. We want to mobilise the huge groundswell of support sparked by the government's short-sighted decision to kill off the revamped Grocery CHOICE website before it saw the light of day.

While the official launch of our supermarket campaign is a few weeks off, as a CHOICE member you're invited to become involved. You can sign up online at www.choice.com.au/supermarkets, send an email to campaigns@choice.com.au or call 02 9577 3333 for details.

**Nick Stace**
Chief Executive

**CHOICE wants to work with you more to harness the power of consumers to achieve change.**

**CHOICE. Make the right one.** CHOICE gives you the power to choose the very best goods and services, and avoid the worst. We pay full price for the products we test, so we remain 100% independent. We don't take advertising and we don't accept freebies from industry.

We're not a government body and our consumer publishing and advocacy is funded by subscriptions to our magazines, CHOICE Online and from other services we supply for the benefit of consumers.

CHOICE product ratings are based on lab tests, expert assessments and consumer surveys. CHOICE staff also research a wide range of consumer services. They reveal the truth behind the facts and figures, and investigate the quality and the claims.

**SUBSCRIBE TO CHOICE CHOICE Plus** $32 per quarter for magazine and full online access; **CHOICE personal subscription** One year $82, two years $153; **Company/institution** One year $132, two years $253. **ONLINE membership** $21.95 per quarter.

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**CHOICEextra.com.au** Free website for CHOICE magazine subscribers with an index of articles from Jan/Feb 2002, plus links to PDFs.

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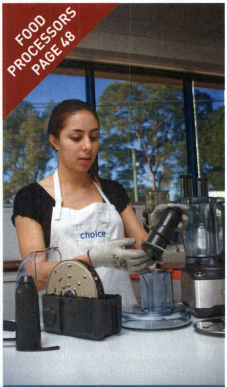


## On test


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HEALTH

## Nanotube fears

Prolonged exposure to carbon nanotubes may pose health risks.

A recent report published in the US found inhaling carbon nanotubes can suppress the immune system. The research, conducted by the Lovelace Respiratory Research Institute in New Mexico, found in a study conducted on mice that inhaling nanotubes affects T-cells, a type of white blood cell that organises the immune system.

The study is one of a growing number to examine the safety of nanotubes (molecules rolled into a cylinder), with this latest report suggesting signals from the lung exposed to the particles can activate signals in the spleen that then suppress immune function.

Nanotubes are an innovation being developed for use in products such as drugs, energy-efficient batteries and sporting equipment. They've been described as light as plastic and strong as steel. But despite their advantages, there are concerns about their safety. Last year, a study published in *Nature Nanotechnology* suggested that inhaling certain types of nanotubes could lead to the formation of mesothelioma, a lung cancer usually associated with exposure to asbestos.

The current report says that although carbon nanotubes are unlikely to pose risks to the public when incorporated into products, anyone working in their production and processing who is exposed to larger amounts over a long period may be at risk.

In Australia, there is increasing concern that regulation cannot keep pace with the technological advances being made in the field of nanotechnology and manufacture of products containing nanotubes. Environmental organisation Friends of the Earth has backed calls from the ACTU for mandatory labelling and regulation of carbon nanotubes by the end of the year. CHOICE supports calls for the federal government to introduce labelling to ensure consumers and workers know when they are using goods produced with the help of nanotechnology.

The federal government says it is committed to examining the regulations and procedures around the safe handling of nanomaterials as part of its National Enabling Technologies Strategy. Safe Work Australia's assessment of carbon nanotubes and their possible regulation as hazardous chemicals should be completed by the end of 2009. KATE BROWNE

**These wipes are small enough to block the trachea and require just a teaspoonful of water to start expanding.**

**Can you tell which of these white tablets are compressed cotton wipes and which are lollies?**

SAFETY

## Lethal 'lollies'

They may be convenient for parents on the go, but beware these cotton wipes.

Compressed wipes are small and convenient – simply pop them in water and they expand, damp and ready to use. They're ideal for cleaning up dirty hands and faces while on the move, and are likely to appeal to parents with messy kids. But like many objects this size, the cloths are a choking hazard. A CHOICE laboratory test confirmed they are small enough to block the trachea and require just a teaspoonful of water to start expanding. So if they start expanding due to moisture in the throat, the hazard is even greater. Even when fully swallowed they could still do some harm.

Most children probably won't attempt to eat one of these cloths, since they're dry, odourless and presumably tasteless (we didn't test that particular aspect). But there's no accounting for what some kids will swallow: coins, cat litter, cigarette butts and even a tiny doll are among the many non-food items that have been reported. Then there are the foul-tasting dishwasher tablets, moth balls and other poisons mistaken for lollies that cause thousands of cases of childhood poisoning each year. So the risk is there.

Water-expanding toys with similar properties to these wipes have been banned for sale because they fail the national toy safety standard (AS/NZS ISO 8124.1:2002). We tested these against the same standard and they also fail.

Although these wipes are not toys, given they're likely to appeal to parents with small children, CHOICE believes their current lolly-like form is inappropriate, as do members who alerted us to them. We've addressed our concerns to the regulatory authorities, who say there's no evidence to suggest the wipes present any unacceptable hazard. They say it's ultimately parents' and caregivers' responsibility to restrict kids' access to these sorts of products. KARINA BRAY

LEGAL SERVICE FINDER

## Broking the law

A free online legal service can help you find the right lawyer at the right price.

A free service that allows you to compare law firms and select one that fits your budget and needs is set to make legal costs more transparent.

Here's how it works. Consumers submit their case to Legal Tender (www.legaltender.com.au), which reviews it and matches you to suitable law firms based on your location and their areas of legal expertise. The shortlisted firms are then invited to submit tenders.

When you log into your personal Legal Tender page, you'll be able to compare the estimated costs, as well as the skills, experience and profile of each law firm that has submitted a tender. The firm you select pays Legal Tender a flat fee of $55.

The service, with more than 130 legal firms signed on, is available in Victoria and NSW. Its founder, Melbourne solicitor Emily Peterson, says she expects it will eventually be available nationally. "I saw a massive gap in the market for a service that gave the power of choice to consumers," she told CHOICE. "What clients really need to know before choosing a solicitor is how much it will cost and what skills the solicitor has."

Peterson hopes Legal Tender will drive down legal costs and provide greater transparency in the legal industry. **TANYA FONG**

AGRICULTURE

## Border disputes

Organic and conventional farmers skirmish over sprays and threats that cross farm boundaries.

The perennial threat to Australian agriculture from plague locusts has brought into sharp focus how organic and conventional farming practices differ. A dispute between an organic farmer and his non-organic neighbour who used chemical sprays for locusts sparked a motion, passed at the NSW Farmers Association conference in July, calling for measures to ensure conventional farmers don't suffer financially because of organic neighbours.

Organic farming prohibits the use of synthetic chemical pesticides, but sprays from neighbours can drift across farm boundaries. Contaminated crops lose their organic status and the price premium it commands. And conventional farmers

have been fined for contaminating organic crops. Plague locusts have no respect for farm boundaries, however, and can cause huge financial losses to all farmers. What's the solution?

An organic spray is now available that controls locusts if applied early enough. Australia has the world's biggest organic production area. Clearly, better understanding and cooperation is needed to prevent more such disputes. **DAVID OAKENFULL**

HEALTH

## Australians to be fed folate in bread

Folate-fortified bread is set to hit our shelves, while New Zealand backs off.

In a bid to reduce neural tube defects (NTDs) in unborn babies, from mid-September bakers will be required to use flour containing folic acid in their bread products. Fortified products will include bread, foccacia, bagels, English muffins and flat breads, and may include pikelets, crumpets, donuts, pizza bases and crumbed products. People wishing to avoid eating fortified bread will need to buy organic.

According to Food Standards Australia New Zealand (FSANZ), approximately 300-350 pregnancies are affected each year. And while the regulator estimates mandatory fortification could reduce NTD births by between 14 and 49 each year, there are 20 million Australians who could be eating fortified bread .

CHOICE supports strategies that target women of childbearing age. However, non-target groups, such as young children, need to be protected from any potential adverse effects from consuming high levels of toxic acid.

Mandatory folate fortification was intended to prevent NTDs in unplanned pregnancies. However, FSANZ estimates most women will not achieve a daily intake of 400 micrograms of folic acid – the recommended amount to reduce the risk of NTDs – through food consumption alone, and says women will still need to take supplements.

The recently elected New Zealand government is backing away from its predecessor's decision to fortify bread, opting instead for a more in-depth consultation process. "The proposal aims to give us more time to evaluate the risks and benefits of the standard and to take into account the wishes of New Zealanders," said Minister for Food Safety, Kate Wilkinson.

"There's no question NTDs, such as spina bifida, are a serious health problem that have devastating social, emotional and financial consequences for families affected by them," said CHOICE Senior Policy Officer, Clare Hughes. "But we shouldn't overlook the impact of mandatory fortification on other groups."

From next month, iodine will be also added to non-organic bread, in a move intended to benefit the entire population, not just unborn babies. For more information on iodised bread, see Consumer News, *CHOICE*, July 2008. **PETA YOSHINAGA**

The new register will allow the public to make informed choices about their alternative medicine practitioner.

HEALTH

## Complementary therapist register

Choosing a naturopath or herbalist is set to become safer and more effective.

A new Australian Register of Naturopaths and Herbalists will make it easier for consumers to identify bona fide practitioners of naturopathy and herbal medicine. The independent register, which will set uniform standards of education and practice for naturopathy and Western herbal medicine, is expected to be fully operational by mid-2010. People who choose a practitioner on the register can be assured they are appropriately qualified and abide by an ethical code of conduct.

Naturopaths and Western herbalists are among the largest complementary therapy professions in Australia. While many are well qualified and have high practice standards, there's no uniform minimum education standard for entry to practice. Currently there's no national uniform code of conduct for naturopaths or Western herbalists, nor is there a simple and comprehensive complaints mechanism for the public to access.

The new register promises greater protection from bogus or unethical practitioners, according to John Baxter, president of the National Herbalists Association of Australia. "Ensuring minimum standards of naturopaths and herbalists is something we've been pursuing for a long time," he says. "The register will improve communication between the mainstream and complementary health sectors, and lead to better health outcomes for Australians."

Spero Tsindos, president of the Australian Naturopathic Practitioners Association, agrees: "This register will allow the public to make more informed choices about their complementary medicine practitioner. It will offer the same guarantee of quality and accountability that Australians expect of other registered health practitioners."

Most health professions in Australia are undergoing a process of national registration, due to be in place for approved non-registered professions by 2012, but naturopaths and herbalists are currently not part of this process. The proposed register aims to afford the public a similar level of protection until statutory regulation is undertaken by the government. **RACHEL CLEMONS**

## IN BRIEF

### Carbon footprint

The Carbon Reduction Label, claiming to show greenhouse gas emissions associated with the production of everyday products, has been launched in Australia by Planet Ark and the UK's Carbon Trust. The scheme has been operating in the UK for two years and Australian businesses are invited to join. Labelled products are expected to be in stores early next year.

### Helping with hardship

Nearly 150 banks, building societies and credit unions have adopted the government's hardship principles, which offer some relief from mortgage repayments should you experience temporary financial difficulties. The Uniform Consumer Credit Code allows those in temporary difficulty to apply to extend their loan term or reduce regular repayments – the key is to act immediately.

### Superannuation funds compared

Tables comparing the 200 largest superannuation funds' performance are now available at www.apra.gov.au/superannuation. Until now, the Australian Prudential Regulation Authority (APRA) has only published the performance of broad categories of funds. APRA won't identify the performance of investment options, such as "balanced" or "growth"; for that, check out research companies such as ChantWest, Morningstar and SelectingSuper.

BANK FEES

# When Zero is a winner

Consumer outrage over unfair penalty fees has paid off, with some banks reducing their rates.

CHOICE has led the charge in shaming financial institutions into dropping unfair fees, resulting in two major wins. Most recently, following a sustained campaign by CHOICE, three of the Big Four banks axed or reduced the penalty fees imposed on customers who overdraw their accounts (see Comment, page 2).

This follows our earlier win on ATM fees. Before wide-ranging ATM fee reforms were introduced in March this year, we raised serious concerns about the fees some banks were planning to charge customers who used ATMs owned by other financial institutions and companies. As the "foreign" institution charges you a fee that covers the associated costs and provides them with a profit, it seemed blatantly unfair for your own bank to levy you with an additional "disloyalty" fee for using someone else's ATM.

CHOICE's campaign was a success, with NAB and Westpac scrapping their plans to charge disloyalty fees. However, the "foreign" ATM provider (whether a bank or private company that owns the ATMs you see in pubs and clubs) will still charge you; $2 is the average fee for each withdrawal. You even have to pay them to display your account balance onscreen. CHOICE would now like to see other banks follow Bankwest's lead, which has introduced an account that refunds customers the fees some other banks charge to use their ATMs (right).

To join our Fair Go On Fees campaign, reclaim unfair fees from your bank, read about other members' experiences with banks or learn how to avoid bank penalty fees, go to www.choice.com.au/fairfees.

ALAN DOOLEY

**CORRECTION**
**TURNING OFF THE SUN**

On page 25 of the August 2009 issue, we said that Renewable Energy Certificates (RECs) are received "for every tonne of greenhouse emissions saved" – this is incorrect. An REC is created when a megawatt-hour of eligible renewable electricity is generated or deemed to be generated.

## BANKWEST ZERO ACCOUNT

One bank that offers some welcome relief from ATM fees is Bankwest, which was recently acquired by the Commonwealth Bank. Zero, one of the three accounts it recently introduced for personal customers, actually refunds its customers the fees that ANZ, Commonwealth Bank, NAB and Westpac charge when Bankwest customers use their machines.

**GOOD POINTS**

- No ATM fees at the Big Four or Bankwest's machines, no monthly account-keeping fees and unlimited free electronic transactions.
- When you use an ATM belonging to one of the above-mentioned banks, Bankwest refunds that operator's ATM fee to your account (although you pay for transactions at other ATMs and overseas).
- Zero offers a $100 "safety limit" – unless you overdraw your account by more than that, you won't be charged a direct debit dishonour penalty fee.

**BAD POINTS**

- Bankwest Zero won't suit everyone as it's only available to those depositing at least $2000 per month.
- Like most transaction accounts, the interest rate is also zero.
- When they're applied, Bankwest's penalty fees are among the highest in the market. If a transaction causes your account to become overdrawn beyond the $100 safety limit, you'll pay $45 each time, up to a limit of $135 per day. If a cheque or direct debit from your account is rejected due to insufficient funds (beyond the $100 safety net), the penalty is $50.

### CHOICE VERDICT

Overall, Bankwest Zero makes a positive contribution to lowering customers' foreign ATM fees and creating more competition and choice in the everyday banking transaction market. It's also a positive step not to charge customers direct debit dishonour penalty fees provided they don't exceed the safety net. However, at $45-$50, the penalty fees, when they do kick in, are way too high.

**Bankwest's move is a step in the right direction to providing more choice in the everyday banking market.**

TRAVEL TRIPODS

# Have tripod, will travel

These travel tripods are small and light but not so stable.

There's nothing quite so disappointing as getting back your travel photos only to find they're all blurred. Even digital cameras with image stabilisers can't guarantee a shaky hand won't ruin an otherwise brilliant shot. One solution is a light and stable tripod, and CHOICE looked at some of those designed for travellers.

These tripods are split into two groups. The first is designed for people who don't really consider themselves photographers, but unfortunately most of these tripods aren't very useful. The best, which earn only one star (out of five), are the **Optex Multi-Purpose Mini Tripod**, **Joby Gorillapod** and **The Pod (Yellow)**, but we suggest you use a timer function as well as they aren't very stable. The Gorillapod and The Yellow Pod are versatile, but particularly susceptible to movement when pressing the shutter button. The Optex is a little more stable, but still very light, small and not as versatile as the other two.

The **INCA Monkey Grip** looks very similar to the Gorillapod, but is even less stable and lacks the extra locking mechanism to stop you popping the camera out of the quick release.

The remaining tripods in this group are pretty useless. You'd be better off leaning against a wall or resting the camera on something solid.

- ★ **Joby** Gorillapod (orange) $37
- ★ **Optex** Multi-Purpose Mini Tripod $12.95
- ★ **The Pod** The Yellow Pod $29.95
- **Digital Concepts** Mini Tripod $9.99
- **INCA** Monkey Grip $20
- **Le Vision** Mini Tripod $9.99

The second group of tripods is for amateur photographers who take their photography reasonably seriously and are willing to pay a little more. **The Velbon CX Mini**, although smaller than the others in this group, is a solid performer, and the only model to score three stars. It's not really able to handle an SLR with a long lens, but will manage to keep anything smaller than a bridge camera reasonably still. It's easy to use, light and compact; in fact, at only 645mm tall, you'll be sitting on the ground to see through the viewfinder so you need to put it on something solid to get to normal standing height.

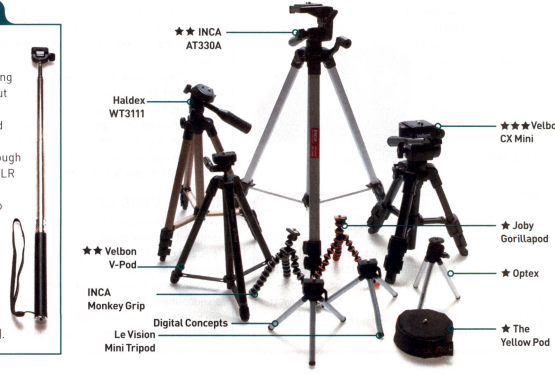
The **INCA AT330A** and **Velbon V-Pod** are OK, but the INCA doesn't grip well on slippery surfaces, isn't very stable with larger compact cameras and some adjustments aren't very smooth. The V-Pod has a single ball head that provides lots of freedom of movement, but the locking handle is awkward to use and requires both hands to position the camera and lock it in place. Also, it's not stable at its full height and the attachment provided for a mobile phone makes it less so. The **Haldex** isn't very stable with a compact camera.

- ★★★ **Velbon** CX Mini $65 (carry bag included)
- ★★ **INCA** AT330A $29.95
- ★★ **Velbon** V-Pod $55 (carry bag included)
- **Haldex** Digital camera kit WT-3111 $40 (tripod and bag, camera bag, cleaning kit)

Read about CHOICE's latest testing of compact cameras on page 44. **CHRIS RUGGLES**

## AT ARM'S LENGTH

The Xshot 2.0 telescopic camera extender is a simple, effective way of putting yourself in the picture without propping up your camera or asking strangers to help, and can be used to shoot above a crowd. It's light and rigid enough to handle a small bridge or SLR camera, but with that much weight it requires strength to hold it for any length of time. It's not designed for stability, so you need a fast shutter speed or effective stabiliser in the camera, plus a timer or remote control. The Xshot is only available online at www.xshotpix.com ($US29.95).



# COMING

## Cross trainers

If jogging or joining a gym is not your ideal exercise, perhaps an elliptical crosstrainer will suit. We put seven models, ranging from $400 to $2500, through their paces to see which are the easiest and most comfortable to use while still providing a good workout.

## Double ovens

What are the benefits of a double oven? Does baking small amounts in the half oven save you time, energy and money? What's the advantage of having a main oven and a half oven? Our latest test of eight double ovens with internal grills answers all these questions and more.

## Cockroach warfare

As the temperatures rise, so do cockroach numbers. Before getting your house sprayed or buying a cockroach killer, read the results of our test of 15 widely available cockroach sprays, baits and traps. We report on the effectiveness of knockdown and surface sprays, as well as baits and environmentally friendly traps.

NETWORKED HD TV

# TV on your PC

Turn any networked PC into a DVR with this smart box.

Using a USB TV tuner or plug-in card to put digital high definition (HD) TV on your computer is relatively easy, but getting a decent picture can be a problem – portable antennas just don't cut the mustard. You really need to plug directly into your external fixed TV aerial, and that means you need to be near the antenna socket on the wall.

But now there's a way to turn your home computer into a digital video recorder (DVR) without having to install a USB TV tuner, PC card or even connect an antenna directly to your computer. The first device of its kind in Australia, HD HomeRun is a small wired box about the size of two DVD cases. It sits between your computer network and external antenna or cable TV connection. The only catch is you need to be on an Ethernet network – the cabling (usually blue) that connects your PC to a hub or router and lets PCs "talk" to one another and share files.

HD HomeRun's twin HD digital TV tuners can stream free-to-air digital HD TV and unencrypted digital cable TV across your network to any computer that supports media centre software. The twin tuners mean you can have two separate PCs watching different programs (with an antenna splitter box), or even have one watching free-to-air TV and the other in a different room watching cable TV. The installer wizard is designed for Windows XP or Vista, so for Windows users it's virtually plug and play. The installer CD also comes with software for Mac and Linux users.

With HD HomeRun you can not only watch TV, but also record and use time shifting. This feature uses the hard drive in your computer to temporarily store the video stream as it is received, allowing you to pause, rewind and fast-forward live TV, just like a dedicated DVR unit.

### CHOICE VERDICT

HD HomeRun eliminates the need to buy individual USB TV devices or plug-in cards and means you don't have to keep your PC near an external antenna wall socket. The drawback is that a wireless connection just isn't fast enough for HD TV – you'll need a wired local network for best results. But if you already have Ethernet cabling in your home, or can easily install it, it's a simple solution.

For more on HD HomeRun, see the Sept/Oct 2009 issue of *CHOICE Computer*. To subscribe, call 1800 069 552 (toll-free) or go to www.choice.com.au/magazines.

**STEVE DUNCOMBE**

**HD HOMERUN**
**Price** $299
**Contact** www.hdhomerun.com.au

★★★★½

If you have Ethernet cabling installed, with this box you can turn your home computer into a digital video recorder.

# YOUR SAY

**Your experiences help our research and often let other readers know about scams and rip-offs. Positive responses you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us too. Email ausconsumer@choice.com.au or mail to Letters, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.**

## Laying down the law

In December I bought a $4200 mattress from David Jones, which from day one has given my wife and me back pains. Body impressions – about 2.5cm deep – also formed on the foam pillow-top spring mattress. We complained to David Jones and were told it takes time to get accustomed to a new mattress. About a month later, we complained again. The store manager told us to call the manufacturer, Sealy, whose customer service staff told us to rotate it every two weeks for three months to allow the pillow top to "conform to our contours". We did this without relief and called Sealy at least three more times before a representative came to inspect the mattress, almost three months after we first contacted them.

The rep said the problem was our pre-existing coil spring base. We then placed a 1.3cm-thick wooden board between the base and mattress but found it did not relieve our backaches.

There is also no way for me to obtain an independent review of the claim my pre-existing base caused the problem. A matching base was not specified, merely suggested, in the Sealy guarantee. If a Sealy mattress cannot perform its function without a matching base, it should not be sold as a separate product. Sealy has offered to repair the mattress at no cost. When I requested a refund, I was referred back to David Jones. What are my rights to a refund?

**Richard Levine, via email**

**CHOICE SAYS** A David Jones spokesman told CHOICE: "The manufacturer inspected the mattress and determined that the pre-existing base used with the mattress was not compatible and was contributing to the impressions on it. Therefore, the damage caused to the mattress was not covered by the warranty." He added that Sealy had earlier offered to repair the mattress at no cost to Richard to resolve his concerns, but the offer was declined. After CHOICE contacted David Jones, it offered the Levines a full refund "as a gesture of goodwill" and apologised to them for the inconvenience and frustration they experienced.

Sealy's product guarantee states the guarantee is valid for mattress-only defects, such as broken or protruding coils, but not mattress impressions less than 3.2cm deep. It does not cover "mattress damage due to an inappropriate foundation", but does not specify what is an appropriate base.

Richard took his case to the NSW Consumer, Trader & Tenancy Tribunal, but withdrew it after he got his refund. In 2003 the tribunal ordered a bedding trader to refund $460 to a customer who complained of backaches after sleeping on a mattress she had bought. The tribunal found the consumer had a statutory right to a refund if the goods bought were not fit for purpose, which is "sleeping comfortably".

## No junk mail please

I bought a book from Reader's Digest nine months ago and my mailbox has since been inundated with unsolicited mail from them on an almost weekly basis. I have written to them repeatedly to stop but they didn't, until I approached my local member of parliament for help. How else can consumers like me stop junk mail?

**Bev McPhee, Lakes Entrance, Vic**

## THUMBS UP!

**Sally Ernest**, of Caloundra, Queensland, is grateful to manufacturer Philips Avent for instantly replacing her Avent Isis IQ breast pump without question when its motor burnt out after two months' use. The pump had been a gift from friends so Sally didn't have the receipt and was desperate to continue feeding her baby girl only breast milk.

**John Canty**, of Sylvania, NSW, was impressed when Fisher & Paykel sent him a drain hose support and instruction booklet free-of-charge even though it was for a second-hand, six-year-old washing machine he had bought.

When the tap on her two-year-old Can-O-Worms worm farm broke, **Ruth Hurrell** of O'Connor, ACT, contacted Reln, the manufacturers, to find out where she could buy a new one. They sent her a replacement for free.

**Amanda Hunt** of Coromandel Valley, SA, says Dymocks' great customer service saved Mother's Day when the store sent her mum a replacement voucher – even though the fine print states vouchers will not be replaced if lost or stolen – after her mum accidentally threw out the original voucher with her gift wrappings.

**John** and **Cara Drew** of Inverell, NSW, were impressed when Breville replaced their 14-month-old cracked slow cooker bowl within a week, without asking to inspect it and no questions asked.

**CHOICE SAYS** When we contacted Reader's Digest, they claimed to have removed Bev from their mailing list last November, following her complaint. The spokesperson could not explain why the mail had not ceased. If you are contacting a company to complain about junk mail, it is a good idea to have their letters handy, just in case you need to reference the promotional codes. In larger companies, mail comes from various departments, and these codes identify which departments the offending material is coming from, so they can be alerted and the mail stopped.

The Distribution Standards Board (DSB) maintains a database of households with a "no unaddressed advertising material" sticker on their letterboxes. For a free sticker, send a stamped, self-addressed envelope to: DBS, PO Box 6252, Karingal, Vic 3199. You can also register complaints on its hotline, 1800 676 136.

## Car woes

I purchased a Toyota in December 2004 from City Toyota in Nedlands, WA. It came with a three-year warranty with servicing to be done by City Toyota. A door seal eroded in June 2005 so I took the car to City Toyota who replaced the seal, but it didn't fit properly. A couple of months ago, we requested they fix the seal at their cost, given it was a pre-existing problem raised on three occasions but not rectified during the warranty period. City Toyota said it was a matter between us and Toyota Australia, but they would ask Toyota Australia to fix it under the expired warranty. Toyota Australia said they would charge us 50% of the cost and City Toyota would provide the labour free.

This is not good enough, given it was a fault identified during the warranty period that Toyota failed to rectify. But we were so sick of the problem we paid $115 to fix it.

**Andrew Maslen, via email**

**CHOICE SAYS** Under the Trade Practices Act, when a product breaks down under warranty the consumer is entitled to various remedies from the retailer with whom they have a contract of sale. When CHOICE contacted Toyota Australia for clarification of the situation, its WA regional service department responded, saying a check of the car's service history found no record of a reported fault with the seal during the warranty period. However, in light of the circumstances, the company conceded that a refund was in order.

A response from the company said: "We checked the service history of Mr Maslen's vehicle and identified that the durability of this part, even when taking into account the wear and tear it had endured, was not in line with Toyota's expectations or requirements. On this basis, Toyota has decided to replace the part at no cost to Mr Maslen. Accordingly, we will arrange for him to be refunded his $115 through City Toyota."

**LETTER OF THE MONTH**

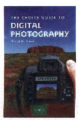
## Communication breakdown

In April, I returned a faulty Nokia mobile phone, under warranty, to the Allphones store where I bought it in Tuggeranong, ACT. The shop assistant said Nokia must assess the phone before a replacement could be arranged and it would take a week. Ten days later, after not hearing from them, I went to the store where another shop assistant said she knew nothing about my case. I repeated my story, returned the next day and was told Nokia said the phone had a manufacturing fault and I would be given a replacement. But I was told I could only swap for the same model and colour, and had to wait as there were no black models in Canberra. I asked for a refund, which was refused. When I asked to speak to the franchise manager, who was in another store, I was told I had to ring the manager myself. I contacted Allphones' head office to complain but they did not follow up. Finally, I arranged to meet the Tuggeranong store manager the following week who offered me a red-coloured phone, which I'd been told was not allowed! What is Allphones' policy and customer service regarding refunds?

**Russell O'Neill, via email**

**CHOICE SAYS** Under a consumer's statutory rights, you are entitled to a refund if a product is faulty or not fit for its purpose. Under the Trade Practices Act, a retailer may offer a repair, exchange or credit note, but may not insist on any one of these. However, you may insist on a refund; see *Warranties & Refunds: A Guide for Consumers and Business* at www.accc.gov.au.

A customer service manager from Allphones head office told CHOICE that before agreeing to a replacement or refund, its stores require returned phones to be assessed by the manufacturer to ensure there is no user fault such as water damage. He said he would have expected the franchisee to offer Russell a replacement or refund. Allphones stores generally allow like-for-like swaps and "there was no reason for the store not to swap Russell's phone for a different model or colour (of the same value)". He said if a customer raised a matter needing a manager's attention and the manager was not available, he/she should contact the customer later.




**LETTER OF THE MONTH** This month's winner receives *The CHOICE Guide to Digital Photography*, or any other book of his choice at www.choice.com.au/books. Unfortunately we don't have the resources to answer all the emails and letters we receive. We may edit or print only an extract of emails and letters in the magazine.

STORY DAVID OAKENFULL

# The white stuff

So many milk brands, so much marketing hype. CHOICE shows you where to find the real value.

**NUTSHELL**

>>Almost all milk is highly processed.
>>Generic brands are much the same quality as the major branded versions – and a lot cheaper.
>>Most people will get no real benefit from the more expensive "milk" products with added extras.

Confused by all the different types of milk at the supermarket? It's no longer simply a matter of reaching for full-cream, light or skim milk; nowadays you have to navigate labels claiming everything from high calcium to low saturated fat and from added omega-3 to A2 proteins – not to mention the growing organic milk market. They all cost more than the generic brands of regular or low-fat milk, but are they worth the extra money?

## MILKED OF HUMAN KINDNESS

Milk production is now much more efficient and mechanised. The number of dairy farms has more than halved in the past 25 years and the average herd size has gone up from 85 cows in 1980 to 215 in 2008. In the same period, the average amount of milk produced per cow per year has gone up from 2848L to 5231L. This increased productivity has been achieved by selective breeding and supplementing the cows' feed. But according to the RSPCA and other animal welfare organisations, the huge scale of milk production has given rise to some animal welfare issues.

To produce milk, a cow must have a calf every year and most of these bobby calves are slaughtered. Current regulations allow for them to be transported on trucks for 18 hours straight, and there's no requirement for them to be fed for 36 hours.

Calves that are kept have their horns or the horn buds removed without anaesthetic or pain relief.

Although on the decrease, some farmers still routinely dock the tails of their dairy cows, again without anaesthetic or pain relief. Lameness can be a painful condition for many dairy cows that stand for long periods on the concrete floors of milking sheds.

CHOICE has skimmed off the marketing hype and found that generic brands of milk are much the same as the equivalent big national brands. What's more, the generic brands can be half the price of branded milk, so they dominate our What to Buy list (opposite).

### Milk run

Trawling the major supermarkets in Adelaide, Brisbane, Melbourne, Perth and Sydney, we found more than 80 different brands and types of milk – an amazing number considering that milk production is dominated by just two big multinationals, Parmalat (based in Italy) and National Foods/Dairy Farmers (owned by Japanese brewing giant Kirin) – and that doesn't include products such as flavoured milk, goat's milk or soy milk. For the full list we analysed, go to www.choice.com.au/milk.

Most milk is now highly processed. It's pulled apart to separate the cream from the skim and then reassembled, combining the skim with just enough cream to make full-cream or low-fat milk (see Whitewash, page 15).

It's pasteurised to kill bacteria, as required by the Food Standards Code and then homogenised to prevent the cream from separating and floating to the top.

Manufacturers are also permitted to dilute their milk with "milk components" that include permeate, a by-product from making cheese. The only proviso is that the total fat level remains at least 3.2% (for full-cream) and the protein at least 3% (for any milk).

There's the catch. We found manufacturers today will rarely give you much more than the minimum fat required. To get the creamy 4% or more fat you'd find in milk straight from the cow, organic milk is your best bet, especially that produced by smaller local dairies – but check the fat content in the nutrition information panel on the label, as fat levels do vary.

## WHAT TO BUY

**FULL CREAM**

| | |
|---|---|
| Coles Smart Buy Milk | $2.17 / 2L |
| Farmdale Fresh Full Cream Milk (ALDI) | $2.17 / 2L |
| Home Brand Milk | $2.17 / 2L |

**LOW FAT**

| | |
|---|---|
| Farmdale Fresh Light Milk (ALDI) | $2.57 / 2L |

All the supermarkets have generic brands at similar prices. Farmdale Fresh Light Milk is slightly cheaper and contains significantly higher levels of protein and calcium than the others.

**SKIM**

| | |
|---|---|
| Farmdale Fresh Skim Milk (ALDI) | $1.68 / 1L |
| Woolworths Fresh Skim Milk | $1.68 / 1L |

**For all types of milk, generic brands stand out as the cheapest and contain similar levels of protein, fat and calcium as the big brands.**

### Generic v big brands

For all types of milk, the generic brands stand out as cheapest and, on average, contain much the same levels of protein, fat and calcium as the big brands. Coles Smart Buy Milk and ALDI Farmdale Fresh Full Cream Milk (two of the cheapest milks overall) and IGA Country Grove Milk contain above-average fat; Farmdale Fresh Light Milk and Skim Milk contain above-average calcium.

It's not surprising the generics now command 43% of the market; ALDI and Woolworths told CHOICE they can sell their generic milk cheaper because there are no marketing costs or other add-ons.

### Organic milk

Like other organic foods, organic milk costs more because production costs are greater. It's produced without the use of pesticides and with higher standards of animal welfare than conventionally produced milk (see Milked of Human Kindness, page 12).

Many brands are produced by smaller independent dairies with only local distribution, so the milk is less likely to have been transported across vast distances. All the organic milk we found was independently certified. On average, the full-cream organic milk we bought contains more fat than conventional milk, and some brands are not homogenised.

Just Organic (ALDI) and You'll Love Coles Organic milk are cheap, but they are ultrapasteurised to give them an extended use-by date. This means the milk is heated to higher temperatures than in normal pasteurisation. You may detect a slightly "cooked" taste.

### A2 milk

Freedom Foods' A2 Milk claims to be "rich in the A2 protein" and may "benefit families concerned with the immune function, certain allergies and digestive wellbeing". The science behind this claim is that beta-casein, the protein that makes up about 80% of the protein in milk, has two forms, A1 and A2, and milk normally contains a mixture of the two forms (all true). And the peptide BCM7 can be released from A1 protein during digestion or food processing (also true). However, Freedom Foods also claims that BCM7 is "a strong opioid", and that this "has been shown to directly affect gut processes and mucous production". It's also suggested that A2 milk provides levels of protection from autism in children, as well as schizophrenia, diabetes and heart disease. >

**Milk products with non-dairy additives and health claims usually owe more to advertising hype than fact.**

< However, the European Food Safety Authority recently reviewed the science and found no justification for claims about the health risks from BCM7. Food Standards Australia New Zealand is similarly sceptical about the evidence for the claims for A2 milk.

## When milk isn't really milk

More than a third of branded "milk" products contain non-dairy additives, such as minerals, vitamins, or vegetable or fish oil. Under the Food Standards Code the manufacturers are not allowed to call these products "milk" on the label, yet they look like milk, are packaged like milk and are kept in the milk fridge in the supermarket.

These products cost more and often come with beguiling claims that owe more to marketing spin than fact. They include the following:

**Low in saturated fat** Farmers Best Original (Dairy Farmers) contains much the same amount of fat as low-fat milk (1.4%) but less saturated fat and cholesterol because the dairy fat has been replaced with canola oil. Although the level of saturated fat is half the amount in regular low-fat milk, on average it's only about 0.8% anyway. In a 250mL serve, you'll save only 5% of an adult's maximum recommended intake of saturated fat – hardly worth paying $2.63 per litre, which is twice the price of regular low-fat milk.

**Hearts and minds** Brownes Heart Plus claims to be "an easy and convenient way to boost your daily intake of omega-3s"; Dairy Farmers Kids and Pura Kids claim to be "natural brain food" and the claimed benefit of Farmers Best Source of Omega-3 is in the name. There's now strong evidence that omega-3 fatty acids can reduce your risk of heart disease, and growing evidence that these fats are good for the brain development of infants, even before they're born.

Unfortunately, these products might not do much to boost your family's omega-3 intake. One 250mL serve of Dairy Farmers Kids or Pura Kids contains only 30mg of omega-3, while Farmers Best Source of Omega-3 squeezes in 33mg – a lot less than the 230mg of omega-3 you'd get from a small (50g) serving of Atlantic salmon. Brownes Heart Plus contains a more useful amount (200mg per serve), although still short of the National Heart Foundation's recommended daily intake of 400mg of omega-3 for women and 600mg for men.

**Calcium and bones** "Good source of calcium" or "high in calcium" are common claims. Some brands, such as Anlene, Brownes and Physical, also add vitamin D, which promotes calcium absorption.

Calcium is essential for building and maintaining strong bones but in reality all milk is a good source; one serve (250mL) provides more than 25% of the recommended daily intake. And if you get some exposure to sunlight you're most unlikely to lack vitamin D. However, elderly people who have higher

**FACT FILE**

## Milk machine

All milk qualifies for the description "good source of calcium". There's between 115mg and 120mg of calcium per 100mL, regardless of brand.

**Full cream** makes up nearly half of all fresh milk sales. To qualify it needs to contain at least 3.2% fat, as specified by the Food Standards Code. Most brands contain about 3.4% fat and 3.3% protein.

**Light/low-fat** is the second-biggest category (30% of fresh milk sales). To qualify for the description, milk should contain no more than 1.5% fat, with most brands containing 1.3% to 1.4%. Often this milk has skim milk powder added to it, which makes it taste creamier and also boosts the calcium content.

**Skim** Food can be labelled "fat-free" if it contains less than 0.15% fat, and most brands of skim contain about 0.1%. Again, most brands contain extra skim milk powder which makes the milk taste creamier and gives it extra protein and calcium.

**Pasteurisation** destroys harmful bacteria by heating to a high temperature for a short period of time (the Food Standards Code requires all milk and dairy products sold in Australia be pasteurised).

**Homogenisation** is a process that makes the milk fat globules much smaller than in raw milk and prevents cream from separating and floating to the top of the bottle or carton. Homogenised milk looks whiter and doesn't taste as creamy as non-homogenised milk. Contrary to some claims, there's no evidence that homogenisation increases the risk of children developing an allergy to milk.

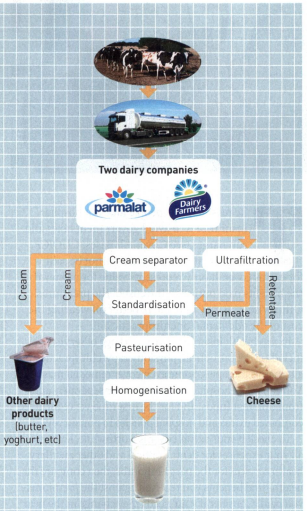
ISTOCK PHOTO

## WHITEWASH

The Food Standards Code allows manufacturers to dilute their milk with "milk components", as long as the total fat level remains at least 3.2% (for full-cream milk) and the protein at least 3% (for any milk). Manufacturers dilute milk with permeate, a solution of minerals and lactose (milk sugar) that's a by-product from making cheese. They also strip milk of some of its cream, yet still sell it as full-cream. Most full-cream milk we found contained only 3.3%-3.4% fat, whereas milk straight from the cow contains about 4%. Manufacturers use the cream they've extracted to make other dairy products such as yoghurts, dairy desserts and butter.

Several manufacturers told CHOICE that standardisation ensures all milk has a consistent composition. While this seems unlikely to be the full story, particularly as permeate is a lot cheaper than milk, full-cream milk is much the same price here as in the UK where it's required to have a higher fat content. The lower fat content of Australian milk has health benefits as it contains slightly less saturated fat and delivers fewer kilojoules – although it may not taste quite like the milk you remember from childhood.

You can still find milk with fat above 4%, but it's more expensive and is often organic. You can also find milk that hasn't been homogenised, but these brands are produced by smaller dairy companies with limited distribution and may not be available in your area. Adelaide and Perth residents can even still buy milk in glass bottles – Fleurieu Premium Full Cream Milk (Adelaide) and Avon Valley Dairy My Milk (Perth).




**Despite the plethora of brands and claims, the only really meaningful choice is between full-cream, low-fat and skim milks.**

calcium requirements might benefit from these supplements, and also those more at risk of vitamin D deficiency, such as dark-skinned or veiled women and their children.

**Plant sterols** Pura HeartActive claims to lower cholesterol by up to 15% because it contains plant sterols. These really can lower your cholesterol, but what Pura doesn't make obvious is that in one serving you get only a third of the amount that's needed. You'll still need to eat other foods to which plant sterols have been added, such as some margarines and yoghurts, to derive any real health benefit.

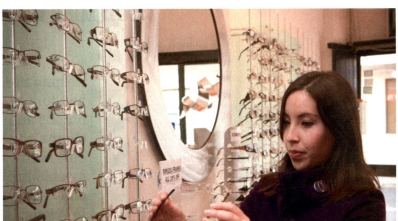
**Dietary fibre** Both Pauls Trim healthplus+ FIBRE and Rev healthplus+ FIBRE boast of being "the easiest way to get the added goodness of dietary fibre you can't see or taste". These contain inulin, a substance extracted from chicory roots or made synthetically from ordinary sugar (sucrose). It counts as dietary fibre under the Food Standards Code but there's little evidence it provides the same health benefits.

You can save money by using cheaper regular milk and enjoying foods naturally rich in fibre that have proven health benefits, such as fruit, vegetables and wholegrain cereals.

## CHOICE VERDICT

Despite the profusion of brands and the plethora of claims, the only really meaningful choice when buying milk is between full-cream, low-fat and skim, as the generic brands are little different from the more expensive national brands.

If you like the taste of old-fashioned, full-cream milk that hasn't been homogenised, or you'd prefer milk from cows that have been treated more kindly than usual, you're more likely to find it as organic milk that has been produced by a small local dairy. ■



**STORY** UTA MIHM

# Cover your eyes and ears

CHOICE outlines how to select extras cover that gives you the best value for money.

**NUTSHELL**

**>>**For the first time, CHOICE has included combined hospital and extras policies in our survey.

**>>** Extras cover usually only covers part of the cost; our Best Buys give you good cover at a competitive premium.

The reason many people take out hospital insurance is to avoid government taxes and surcharges (see Cover All Bases, *CHOICE*, August 2009). The same cannot be said for extras cover. It only represents value for money if the benefits paid outweigh the cost of the premiums. Otherwise, you may find you're better off wearing the cost of the odd dental or chiropractic bill.

Extras health insurance covers a range of services, including dental, optical, physiotherapy, chiropractic and alternative therapies. Some even cover remedial massage. You can select hospital and extras cover separately and from different funds, and for the first time we've included combined extras and hospital policies in our survey.

To check if your extras cover is worthwhile, look at all your expenses for dental, optical and other ancillary health services for the past 12 months, then compare the health fund benefits you received against the premiums you paid. Consider if your needs may change in the near future, such as if your children will need braces or you need major general dental work soon.

Should you decide to cancel your extras policy, you can take it out again later if your situation changes. In this case, waiting periods apply, usually ranging from two months for dental up to three years for hearing aids.

## CHOICE ONLINE

The Best Buys published here are only a selection of the thousands of policies we analysed from 17 funds. To compare the full range of policies, use our interactive calculator at **www.choice.com.au/health insurance**.

**TABLE NOTES (COMBINED)**

* Benefit per person per year. Some policies combine the general and major dental limit. Limits may increase in subsequent years.

** For the range of services we analysed, usually after waiting periods are served.

‡ All therapies and services covered in a private hospital.

nl No limit

**(A)** Policy also available as stand-alone extras and stand-alone hospital cover. We included all combined policies entered by the funds in the database of the Private Health Insurance Ombudsman, which we downloaded in April; this includes policies only available as a package and extras and hospital policies by one fund, which you can also take out separately.

**(B)** Additionally, some services are unlimited; most of the time this refers to general dental services.

**(C)** For single-focal lenses and frames; higher benefit for multifocal lenses and frames.

**(D)** Additional co-payment applies for a private room in a private hospital – $100 per day, $700 per stay.

**(E)** With co-payment of $50 per day, $250 per stay, no annual maximum.

## Traps with extras cover

**Out-of-pocket costs** Extras cover does not usually fully cover your expenses. CHOICE member Jim, from Melbourne, reports a benefit of $120 for a new pair of glasses that cost him about $600. On average, policies on our database mostly cover only about $150 to $180 per person per year for optical expenses. There are huge differences between policies, with limits for general dental services, such as examinations and fillings, ranging from $200 per person per year to no limit with the most generous policies. The tables list the maximum annual limit for general dental and single-vision glasses and frames for each of our Best Buys.

**Restrictions** Some funds restrict the overall benefit for a variety of services by combining the maximum limits. For example, some funds allow you only $400 per year worth of physiotherapy and chiropractic services, while others give you $400 for each. The tables list the maximum annual limit for a range of therapies for each of our Best Buys.

**Check the percentage** Extras benefits may be listed as a percentage of any fee charged or a percentage of a "reasonable fee" set by the fund, which means your benefit may be much lower than expected. Our tables only list percentages of the actual charge you pay. >

**(F)** Cataract eye surgery, obstetrics, IVF, hip and knee replacements and dialysis not covered. All other therapies only covered in a public hospital as a private patient.

**(G)** Cataract eye surgery, obstetrics, IVF, hip and knee replacements not covered. Rehabilitation and psychiatric care only covered in a public hospital as a private patient.

**(H)** Major heart surgery, cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis, plastic surgery for medical reasons, rehabilitation, psychiatric and palliative care only covered in a public hospital as a private patient.

**(J)** Cataract eye surgery, obstetrics, IVF, hip and knee replacements, dialysis and psychiatric care only covered in a public hospital as a private patient.

**(K)** Major heart surgery, cataract eye surgery, obstetrics, IVF, hip and knee replacements and dialysis not covered. Plastic surgery for medical reasons, rehabilitation, psychiatric and palliative care only covered in a public hospital as a private patient.

**(L)** Obstetrics and IVF not covered. This policy does not provide exemption from the Medicare Levy Surcharge.

**(M)** Major heart surgery, cataract eye surgery, obstetrics, IVF, hip and knee replacements and plastic surgery for medical reasons not covered. Dialysis, rehabilitation, psychiatric and palliative care only covered in a public hospital as a private patient.

**BEST BUYS – COMBINED EXTRAS & HOSPITAL**

| | | | MONTHLY PREMIUM IN STATE(S) WHERE POLICY IS A BEST BUY ($) | | | | | | | ANNUAL MAXIMUM BENEFIT ($)* | | | | COVER | | | | HOSPITAL COVER | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund / policy (listed alphabetically within categories)** | **Extras score (%)** | **Hospital cover score (%)** | **ACT / NSW** | **NT** | **Queensland** | **SA** | **Tasmania** | **Victoria** | **WA** | **All therapies **** | **General dental** | **Major dental** | **Lenses & frames** | **Chiropractic, physio** | **Hearing aids** | **Orthodontics** | **Podiatry** | **Annual excess ($)** | **All therapies ‡** |
| **TOP EXTRAS & FULL HOSPITAL COVER FOR FAMILIES (NO EXCESS)** | | | | | | | | | | | | | | | | | | | |
| **AHM** Top Hospital & Super Extras (A) | 84 | 95 | | | 340 | | | | | 7450 | 600 | 1100 | 250 | √ | √ | √ | √ | 0 | √ |
| **HCF** Top Plus Nil Excess & Super Multicover | 86 | 93-99 | 332 | 275 | 334 | 306 | 312 | 314 | 291 | 8217 (B) | 550 | 2700 | 250 | √ | √ | √ | √ | 0 | √ |
| **Mutual Community** Ultimate | 87 | 90 | | 257 | | | | | | 5930 (B) | √ nl | 800 | 243 (C) | √ | √ | √ | √ | 0 | √ |
| **Peoplecare** Gold Plan | 85 | 95-98 | 283 | 283 | 283 | 283 | 283 | 283 | | 8850 (B) | √ nl | 2650 | 300 | √ | √ | √ | √ | 0 | √ |
| **MEDIUM EXTRAS & FULL HOSPITAL COVER FOR FAMILIES (UP TO $1000 EXCESS)** | | | | | | | | | | | | | | | | | | | |
| **AHM** Top Hospital Level 5 & Family Extras (A) | 71 | 95 | | 158 | | | | | | 5480 | 500 | 750 | 180 | √ | √ | √ | √ | 1000 | √ |
| **AHM** Top Hospital Level 5 & Lifestyle Extras (A) | 67 | 95 | | 153 | | | 232 | | | 4130 | 500 | 750 | 180 | √ | | √ | | 1000 | √ |
| **Australian Unity** (LCJ) LifeChoice with $500 excess | 70 | 95-96 | 245 | | 262 | | | 262 | | 4050(B) | √ nl | 1200 | 80% | √ | | √ | | 1000 | √ |
| **HCF** Top Plus $450 Excess & Multicover | 78 | 93-99 | 248 | | 251 | 231 | 228 | 244 | 212 | 7007 (B) | 550 | 2200 | 177 (C) | √ | √ | √ | √ | 900 | √ |
| **Medibank Private** AdvantagePlus | 66 | 91-98 | | | | 254 | | | 230 | 5650 (B) | √ nl | 2000 | 115-135 (C) | √ | √ | √ | √ | 1000 | √ |
| **NIB** Top Cover $500 Excess | 78 | 91 | | | | | | 265 | | 5350 | 600 | 1200 | 75% | √ | √ | √ | √ | 1000 | √ |
| **HEALTHY YOUNG SINGLES EXTRAS & CHEAPEST HOSPITAL COVER** | | | | | | | | | | | | | | | | | | | |
| **GMHBA** Bronze Young Singles | 45 | 6-13 | 45 | | 45 | 45 | 45 | 45 | 45 | 970 | 500 | 500 | 120 | √ | | √ | | 500 | (F) |
| **GMHBA** Silver Young Singles | 45 | 36-39 | | | 63 | | | | 48 | 970 | 500 | 500 | 120 | √ | | √ | | 250 (D) | (G) |
| **HBA** Young Singles Saver | 44-46 | 37-44 | 53 | | 62 | | 62 | 63 | | 1100 | 500 | 500 | 135 (C) | √ | | | | (E) | (H) |
| **HCF** Hosp'l Advanced Savings $450 & General Extras Plus (A) | 56 | 66 | | | | | 66 | | | 2413 (B) | 400 | 300 | 151(C) | √ | | √ | | 450 | (J) |
| **MBF** Choices With 70% Back | 44-45 | 6-15 | | | 57 | 58 | 64 | 59 | 46 | 600 | 300 | 300 | 152-172 (C) | √ | | | | 250 | (K) |
| **MBF** Healthsmart $1000 Excess | 54 | 73 | | 46 | | | | | | 1710 (B) | 300 | 200 | 152-181 (C) | √ | | | √ | 1000 | (L) |
| **Medibank Private** MyOptions | 49 | 10-13 | | 38 | 61 | | | | | 550 (B) | √ nl | 350 | 120 (C) | √ | | √ | | 0 | (M) |
| **Mutual Community** Young Singles Saver | 44 | 40-46 | | 43 | | 63 | | | | 1100 | 500 | 500 | 135 (C) | √ | | | | (E) | (H) |

## HOW WE ANALYSE

**Premiums** are monthly family or single, rounded to the nearest dollar with the 30% government rebate deducted. Single premiums are usually half the family premium, and couples the same as a family. Some funds give single parents a large discount on the family premium.

**Scores** The **extras** score is based on: range of services, including general and major dental, orthodontics, optical, physio, chiro, podiatry, psychology, pharmacy, acupuncture, naturopathy, massage, blood glucose monitors and hearing aids; plus total annual combined limit per person; plus amount of benefit for selected treatments, such as dental check-ups. For **combined** policies we also list the hospital score, which is based on the cover for 10 commonly restricted services and gap cover provided by the fund. We picked Best Buys in the following categories:

- Extras: **Top cover for families** Selected from the best policies on our database. **Medium cover for families** Policies providing reasonable cover for a competitive premium. **Healthy young singles** Policies providing basic cover for a relatively low premium.
- Combined: **Top extras & full hospital family** (no excess) These policies fully cover all procedures in a private hospital with no excess and give you top extras cover. **Medium extras & full hospital family** (up to $1000 annual excess) These fully cover you in a private hospital with a maximum annual family excess of $1000 and give you medium extras cover. **Healthy young singles extras & cheapest hospital** These are only suitable for hospital cover if you primarily want it to avoid taxes and surcharges but don't otherwise plan on using it. They provide basic extras cover.

**BEST BUYS – EXTRAS INSURANCE**

| | | MONTHLY PREMIUM IN STATE($) WHERE POLICY IS A BEST BUY ($) | | | | | | | ANNUAL MAXIMUM BENEFIT ($)* | | | | COVER | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Fund / policy (in order of score within categories)** | **Extras score (%)** | **ACT / NSW** | **NT** | **Queensland** | **SA** | **Tasmania** | **Victoria** | **WA** | **All therapies ** ** | **General dental** | **Major dental** | **Lenses & frames** | **Acupuncture** | **Chiropractic** | **Hearing aids** | **Orthodontics** | **Physiotherapy** | **Podiatry** |
| **TOP COVER FOR FAMILIES** | | | | | | | | | | | | | | | | | | |
| **Peoplecare** Gold Extras | 85 | 83 | 83 | 83 | 83 | 83 | 83 | 83 | 8850 (A) | No limit | 2650 | 300 | √ | √ | √ | √ | √ | √ |
| **AHM** Super Extras | 84 | 113 | 95 | 116 | 119 | 116 | 121 | 107 | 7450 | 600 | 1100 | 250 | √ | √ | √ | √ | √ | √ |
| **HBA** Gold Extras | 80 | | | | | | | 106 | 6440 (A) | No limit | 1100 | 203 (B) | √ | √ | √ | √ | √ | √ |
| **MEDIUM COVER FOR FAMILIES** | | | | | | | | | | | | | | | | | | |
| **Australian Unity** Comprehensive Extras (E2) | 74 | 71 | | 71 | 71 | | 71 | | 5100 | 1200 | 1200 | 100% | √ | √ | √ | √ | √ | √ |
| **HBA** Silver Extras | 70-72 | | | 67 | | 57 | | 66 | 5300 (A) | No limit | 1000 | 162 (B) | √ | √ | √ | √ | √ | √ |
| **AHM** Family Extras | 71 | | 58 | | 69 | | | | 5480 | 500 | 750 | 180 | √ | √ | √ | √ | √ | √ |
| **Medibank Private** Blue Ribbon Extras Cover | 68 | | 57 | | | 54 | | | 5050 (A) | No limit | 2000 | 120 (B) | √ | √ | √ | √ | √ | √ |
| **AHM** Lifestyle Extras | 67 | 71 | 53 | 64 | 62 | | 66 | 58 | 4130 | 500 | 750 | 180 | √ | √ | | √ | √ | |
| **HBF** Essentials Standard | 61 | | | | | | | 61 | 4226 (A) | No limit | 500 | 90 (B) | | √ | √ | √ | √ | √ |
| **COVER FOR HEALTHY YOUNG SINGLES** | | | | | | | | | | | | | | | | | | |
| **GMHBA** Silver Standard Extras | 56-57 | 22 | | 22 | 23 | 23 | 22 | 22 | 3270 | 1000 | 1000 | 170 | √ | √ | √ | √ | √ | √ |
| **HBA** Your Choice Extras | 48 | | | | | 21 | | | 2150 | 700 | 500 | 150 (B) | (C) | (C) | | (C) | (C) | |
| **HBF** Essentials Saver | 40 | | | | | | | 19 | 1000 (A) | No limit | 500 | 90 (B) | | (D) | | | (D) | (D) |
| **GMHBA** Bronze Extras | 45 | 17 | 19 | 17 | 19 | 19 | 19 | 17 | 1770 | 1000 | 1000 | 170 | | | | √ | √ | |
| **Mutual Community** Standard Extras | 43 | | 17 | | 19 | | | | 1000 | 500 | 500 | 135 (B) | √ | √ | | | √ | |
| **MBF** Young Extras | 40-41 | 14 | 13 | 14 | 16 | 13 | 15 | 14 | 1050 | 350 | 350 | 152-172 (B) | √ | √ | | | √ | |

**TABLE NOTES (EXTRAS)** * and ** See Table Notes, page 16. **(A)** Additionally, some services are unlimited. **(B)** Benefit for single-focal lenses and frames; higher benefit for multifocal lenses and frames. **(C)** This policy covers only four services. You can select four of the following: general dental, major dental, orthodontics, optical, physiotherapy, chiropractic, speech, eye and occupational therapy, natural therapies (includes acupuncture) and pharmacy. **(D)** This policy covers urgent ambulance and general dental, and two other services. You can select two of the following: major dental, optical, physiotherapy, chiropractic, podiatry and pharmacy.

Vicky Wild in the Randwick Community Organic Garden

STORY TANYA FONG

# Good enough to eat

As more people discover the savings and satisfaction of growing their own produce, CHOICE finds out how you can set up your own edible garden, with or without a backyard.

**NUTSHELL**

>> You can have organic produce without a sprawling garden or breaking the bank.

>> There are free websites that provide you with all the tips you need.

Two years ago, CHOICE member Matt De Britt decided to set up a mini-farm in his sprawling garden on NSW's Central Coast. He estimates it has since saved him and his wife $1800 a year in fresh vegetables and eggs. However, even though it can be cheaper to grow your own fruit and vegetables, you can't just dump the seeds onto the soil and expect results, as De Britt discovered with an avocado tree that did not survive in his clay soil.

Forty percent of Australian consumers buy organic food at least occasionally for health, taste and out of environmental concern; however, they cite higher prices as the main reason they don't buy more, according to *The Australian Organic Market Report 2008*.

While "survival gardening" is part of a worldwide shift in consumer demand for more nutritious and tastier food, rising food prices, environmental concerns and the global downturn are key catalysts, spawning a grassroots approach towards food security.

"There's certainly a micro trend in survival gardening," says Rebecca Huntley, director of the consumer market research firm, Ipsos Mackay. "No one has put numbers on it but I definitely think the extent to which it exists is a reaction in some ways to the quality and price of fresh fruit and vegetables people are getting at supermarkets.

"Consumer anger towards supermarkets and their control keeps coming up in the different surveys we've done in the past 18 months," says Huntley. "People are increasing their focus on the practices of supermarkets, more so than banks, which tend to be the traditional bad guys in tough economic times. This says consumers are very price sensitive when it comes to food."

CHOICE discovered that starting an edible garden simply requires good guides, time and common sense. Although not everyone has the kind of backyard space to make a vegetable patch complete with chickens, there are several other options.

## All about the taste

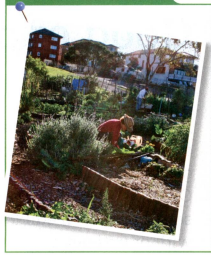
Armed with a couple of gardening books and some tips from the net, CHOICE member Matt De Britt and his wife planted capsicum, tomato, chilli, broccoli, corn, lettuce and celery in the backyard of their Terrigal, NSW, home. All they wanted was fresher, tastier and more nutritious food; the huge cost savings were an unexpected bonus. "The taste that burst out of the tomatoes was incredible; it's nothing like those you get from the supermarkets that have the texture of apples and are tasteless," he says.

De Britt opted for the "no-dig garden" method, pioneered by Sydney gardener Esther Deans, among others, in the 1970s. The above-ground garden is created by laying newspapers, hay, fertiliser and compost until you achieve a raised garden bed. The different types of organic matter rot down into a nutrient-rich soil. The idea is to create good soil content on any surface; you can even create a no-dig garden using just a planter box that fits on your apartment balcony.

"You can always get started with the herbs and vegetable plants sold in plastic pots at your local nursery or hardware store," says De Britt, who lived in a two-bedroom apartment in suburban Sydney before moving to his Terrigal house. "You'll be amazed how well carrots can grow in an old wine barrel or potatoes in a styrofoam box on your apartment balcony." >

**To get the best out of your garden, work out which vegetables and fruits grow in each season using a gardening calendar.**

**CASE STUDY**



## Randwick Community Organic Garden

Like most community gardens, the members of the Randwick Community Organic Garden (RCOG), in Sydney's eastern suburbs, incorporate time in the garden around their own schedule. They all meet there at least once a month – usually every third Sunday – when the harvests from the communal areas are shared. Members interact on an informal and open basis, sharing the harvests with one another.

They also maintain a website (www.rcog.org.au) that includes a list of what they grow, as well as notes for newcomers on what needs to be done at the garden, such as turning the compost bins.

Membership costs $50 a year to join the communal group, and an additional $50 for those who prefer to have their own plots.

To get the best out of your garden, you need to learn about seasonal planting. Work out which vegetables and fruits grow in each season using a gardening calendar (see Contacts, opposite). It will tell you which month to plant what and when to expect harvest, in whichever Australian climate zone you live. According to the Diggers Club *Garden Annual*, for example, sweet corn is best grown between September and February in Victoria, while the climate in NSW means it's better between July and October.

### Pest control and productivity

Companion or complementary planting groups certain plants close together so their natural properties help promote growth and control pests, such as growing climbing beans at the base of a sweet corn stalk. The stalk will support the climbing beans while the beans' roots will transfer nitrogen from the air into the soil where it's needed by the sweet corn's roots. Likewise, onions and carrots boost the productivity of the soil beds as the roots of both plants use the nutrients at different soil levels. The pungent smell of onions is said to confuse pests drawn to carrots.

Companion planting acts as a natural pest control strategy. Planting tomatoes and basil together is said to help protect the tomatoes as the basil's powerful scent repels sap-sucking insects called aphids. Crop rotation, or rotating what you grow in your garden bed, also helps break the breeding cycles of pests and soil diseases. Persistent garden pests can be controlled with homemade organic pesticides, such as chilli or coffee soap solutions (see Need to Know, opposite).

Fertilisers, too, can be homemade using compost. Compost bins can be apartment-friendly, but make sure you keep them in a well-ventilated area. Having a worm farm is another way of turning organic waste into a potent organic fertiliser for your plants. If you keep chickens, leave their manure out to dry or put it into a compost bin along with kitchen scraps and leaf litter, so it breaks down into organic, nutrient-rich matter.

### Community gardens boom

To gain more confidence, there's also the option of joining a community garden. These are on public land and anyone can join to grow, maintain and harvest vegetables, fruits and flowers. Check with your local council or online to find your nearest one (see Contacts, opposite).

Generally, each garden has a communal plot as well as individual allotments, for which you'll usually pay more in membership fees, ranging from $15 to $100 a year. At most community gardens, members work together and share harvests from the communal areas, but each garden has its own unique culture.

At the Angel Street Permaculture Garden in Newtown, NSW, interested members are taken on a formal tour of the garden and its culture before they join the group. The Veg Out community garden in St Kilda, Victoria, has a more informal approach to new members, who simply have to register, turn up and help out for three working bee days (the first Sunday in each month).

Russ Grayson, a Sydney consultant who has been working closely with groups and local councils on community gardens since 1994, says keen interest in

CHOICE member Matt De Britt, preparing his no-dig garden beds in his Terrigal, NSW, backyard.

communal gardening has been expanding steadily in the past six years. In Sydney, he says, residents of Clovelly, Meadowbank and Epping may see community gardens around their area soon. "It's record-breaking to have three such gardens planned to start in just one year. In NSW, we have seen only one new addition a year since 2000."

You can also connect to a wide range of resources, from seed distributors to farmers' markets, through a community garden. Veg Out, for example, organises a farmers' market on the first Saturday of every month.

"Globally, there's a lot of distrust of the main food system," says Grayson. "On a local level, it drives people to want to be in control of what they eat. More people are buying directly from the producers or growing their own produce." ■

## CONTACTS

**Australian City Farms & Community Gardens Network** (www.communitygarden.org.au) is where you can keep up with news and events on community gardens.

**Australian Community Foods** (www.communityfoods.org.au) is the one-stop site to locate community gardens, farmers' markets and organic retailers in your state.

**Diggers Club** (www.diggers.com.au) is one of the oldest and largest gardening suppliers in Australia. The 30-year-old organisation sells, online or by mail order, a large range of seeds for vegetable, herbs, fruits and flowers. There are free online articles, and check out its free seed catalogue, *Garden Annual*, to find out how to grow what and when, such as different species of potatoes, tomatoes and corn. Members receive quarterly catalogues and discounts on seeds.

**Gardening Australia** (www.abc.net.au/gardening) is the online version of the ABC-TV program and is an indispensable and practical online guide for gardeners. You can find everything from how to make a no-dig garden to how to make your own organic pesticides and fertilisers.

**The Vegetable Patch** (www.thevegetablepatch.com.au) is an easy-to-understand guide for beginners and has details on how to grow anything from beans to zucchini.

**Yates Garden Guide** (www.yates.com.au) is one of the oldest gardening guides in Australia. Now in its 42nd edition, it was written in 1895 by Arthur Yates, who had left the UK to escape the damp weather, when he saw the need for a basic publication that answered gardeners' questions.

## NEED TO KNOW

**Composting** is a way of recycling your organic waste – such as vegetable scraps and leaves – by mixing them in a compost bin and leaving them to break down naturally. The end product is a brown-black substance that looks like soil and is rich in nitrogen. Compost helps build soil structure, retain moisture and provides nutrients for all types of soils.

You don't need a huge yard to have a compost bin; some apartment-dwellers keep one under the sink. If your compost bin smells, just add more dry material such as newspapers or leaf litter. Avoid meat scraps as they attract vermin.

To prevent rats from raiding a compost heap, place wire mesh over it and weigh it down with bricks. To accelerate the composting process, add air by turning it over with a fork.

**Worm farms** contain worms that decompose organic matter into worm castings, or vermicast, that gives soil a nutrient surge. You can make a farm by using polystyrene boxes (instructions are on the internet or check with your local council) or buy one from your local council or hardware store along with the worms. Keep the farm in a cool, dry space. You can add everything, from banana peel to eggshells, but not citrus and onions as they're too acidic for the worms, and do not add meat or twigs.

**Pesticides** You can buy pesticides in hardware stores or at your local nursery. Pyrethrum is commonly used to kill aphids. Be careful if you're making your own pyrethrum pesticide: it can cause allergic reactions until it breaks down under sunlight. Use beer traps or sawdust to repel snails, and ground chilli, garlic or espresso mixed with soapy water for other pests. You can also make your own white oil – for getting rid of scale and aphids – by mixing sunflower oil in diluted dishwashing liquid (see Gardening Australia, above).

**Chickens** Keeping chickens is a way of getting fresh eggs every morning. You can even rent chickens; see www.rentachook.com.au in NSW or www.bookachook.com in Victoria. You will get the whole package – a coop, two hens, organic feed, waterer, food and straw – but will be given a deadline to decide if it's right for you. Rent-A-Chook, for example, has a six-week deadline. It costs $360 upfront, which includes a $260 deposit that will be returned if you decide not to keep the chooks.

STORY ALAN DOOLEY

# Examine your options

Is options trading a dangerous get-rich-quick scheme or a low-risk strategy to profit from volatile markets? CHOICE investigates.

**NUTSHELL**

>> Options are used by professional traders to manage risk, earn an income and make speculative investments, but they are also being pushed onto novice investors.

>> Options are not a guaranteed low-risk way to make big profits quickly.

Options trading is promoted as a "high profit and low risk" strategy to make money in rising and falling share markets. It sounds great, especially if you believe claims that "trading options is less risky than shares" and you'll "identify low-cost trades in just minutes per day".

One company, Optionetics, says if you don't make 300% on your tuition fee in six months you'll get your money back. Another, Traders Circle, recently said at a free seminar that if you start with just $4000, its options "mentoring program", "recipe for success" and trading recommendations will teach you how to earn $1000 per month for the rest of your life.

Traders Circle claims that 80% of its options recommendations since 2005 have been successful and that every one this year has returned between 10% and 70%. By following their recommendations, Traders Circle claims investors can consistently earn 20%-30% profits per month – before costs.

We contacted Traders Circle to confirm what we'd heard at their free seminars. They clarified that profits are before trading fees (up to $82.50 per trade), education fees ($7000-$13,000) and monthly subscriptions ($349), and before losses from unsuccessful trades.

The profits they estimate are still alluring. Volatile and uncertain investment markets are the hook; slick sales presentations assure attendees they can profit from options whether share markets go up, down or sideways.

The Securities & Derivatives Industry Association (SDIA) estimates as many as 60% of the 75,000 options trades made each day in Australia are by individual investors, as opposed to financial institutions.

With options, no wealth is "created", merely transferred. You pit your wits against an efficient financial market; the prices you pay have generally already factored in the experts' opinions about what might happen in the future. We found options to be highly speculative, with a very real chance you'll lose everything you invest. We also uncovered some dubious get-rich-quick claims that downplay these risks.

## What are options?

An option is a contract between two parties that gives the buyer the right, but not the obligation, to buy or sell a parcel of shares at a set price (the "exercise" price) on or before a future date. There are two main types of options: a "call" gives the buyer a right to purchase the shares; a "put" gives the buyer a right to sell the shares. The other party in the transaction, the one selling the option, is obliged >

### NUMBER CRUNCH

**$1 TRILLION** is what $1 would grow to over 10 years, if 300% were earned and compounded every six months.

**$425 BILLION** is the value of $1 after 10 years, if it grew by 25% per month, compounded monthly.

If such consistent profits were really possible, would these companies waste their time running seminars?

Optionetics claims these calculations are sensationalist. Traders Circle says the figures are "out of context with how we explain our education service" and it recommends periodically withdrawing some options profits to put into more conservative investments, rather than reinvesting all profits in further options trades.

However, our calculations should make investors seriously analyse the returns they can expect from options trading.

**A CLOSER LOOK**

# Wealth creation seminars

Options trading is a complex, technical process requiring expertise. As one highly qualified equities trader told CHOICE, "it takes years to get your head around this stuff, and even that knowledge doesn't mean you can make money".

It's this kind of knowledge that a number of options "education" companies propose to teach individual investors. One is Optionetics, a US organisation that claims to have introduced 336,000 people to its "reliable, carved in steel, highly effective trading method". It runs free two-hour seminars nationwide. In Australia, it's an authorised representative of Investment Educators Australia, which has a financial services licence and also authorises Safety in the Market, another company that runs investment seminars and shares the same office. Under its licensing arrangement, Optionetics is permitted to provide general but not personal advice about certain financial products, including derivatives.

Optionetics seminars give an overview of these complex investment products, play videos of testimonials from apparently happy customers and show examples of successful and highly profitable trades. They end with a sales pitch to the audience to sign up for an intensive education weekend with "lifetime reattendance", plus options trading software materials and support. The price is $5795, discounted to $3995 for those willing to flash their credit card or chequebook on the night.

The company says 10,000 people in Australia have paid for its training and software, and reassures prospective customers with guarantees they can return the product for a refund within a few weeks if it's not for them. If a person decides to continue but doesn't make big profits quickly, the company also promises to refund the money – provided the person is prepared to satisfy its strict conditions.

## Pot of gold

Optionetics claims that by signing up for its education course, following its trading strategies and making at least 36 trades, you can earn "300% return on your tuition fee in six months or you'll get your money back". That amounts to a $12,000 profit if you paid $4000 for training. However, 300% in six months is an enormous return – more than professional investors could dream of making on a consistent basis. It's about 200 times what you'd earn with a bank deposit and 120 times the average annual return over the past five years from a professionally managed superannuation fund investing in shares. You'd also have to factor in your transaction costs; buying and selling 36 Australian options contracts (72 trades) could cost more than $3000 in broker's fees, even if you used a major bank's online discount broker.

The seminars present examples of even more spectacular profits made by Optionetics teachers and customers, including:

- $60,000 profit in six weeks on a $2000 call option – a quick 3000% profit
- $50,000 profit on a $675 option (about 7000% profit)
- A customer turning $94,000 into $638,000 (579% profit) by following the Optionetics system.

## Risky business

While the risks of options trading are described and the company proposes to teach people how to set predetermined entry and exit points for trades as a way to cut their losses when markets move the wrong way, there's far less focus on the losses that customers must also be experiencing.

We're not the only ones sceptical about the potential profit claims. "While it may be possible for such returns to be achieved, it would only result from adopting risky strategies," says the SDIA's Doug Clark. "The risk of loss from trading in options can be substantial. In all investments, high returns usually mean high risk. A good options adviser is invaluable to help you understand the market and give suitable advice."

Rod Peters of ABN AMRO Morgans uses options for private clients, but mainly for capital preservation and to earn an additional income, rather than to speculate on big profits. He says 1.5% profit per month, or even double digit figures in a year, would be "a phenomenal return" from options, even for someone prepared to accept some investment risk. "I don't believe the higher returns being quoted by these options education companies are sustainable," he says. "Any astute investor would realise that to achieve those returns you need to get lucky, take extreme risks, or both."

## Definition of 'loss'

CHOICE put it to Optionetics that statements claiming people can make profits like 300% in just six months while taking low risks are akin to get-rich-quick claims. "It is not a get-rich-quick scheme and we don't promote it that way," insists Wayne North, the company's General Manager Asia Pacific. "We teach clients how to take a profit and limit their risk. You don't need to get many trades right to make a profit." The company doesn't know or track how many customers earn 300% profit in six months, but says it receives very few money-back claims.

Optionetics argues one reason options are less risky than shares is that the stakes are lower. "With shares you risk 100% of your investment," says North. "Well, that's also the case with options, but they're a leveraged risk product. With an option, you can invest 3%-5% of the value of shares and 'control' them. If share prices move the wrong way, 3%-5% is the maximum you can lose."

Herein lies the problem with such claims, which perpetuate consumers' misunderstanding and underestimation of the risks. The stark reality is each time you buy an option you could lose 100% of your capital or investment (and if you sell options, your potential losses are unlimited). The size of an investment or bet bears no relation to its chances of success or failure. That your trade costs 5% of the face value of the underlying shares doesn't reduce the chances of losing money.

**The stark reality is each time you buy an option you could lose 100% of your investment, no matter how great.**

**DID YOU KNOW?**

## How options work

Here's a real example of how a call option works.

- NAB's share price at 24 May 2009 was $22.
- You could buy a June call option with an exercise (or "strike") price of $22, for 52c.
- Because Australian options contracts are sold in lots of 1000 shares, the price of your options would be $520 (52c x 1000), plus your trading (broker) costs of about $40 per trade, so a total cost of $560.

### HOW YOU COULD WIN

- Assume the share price moves to $23 by the end of June. If you waited until then, you'd have the right to exercise your call option, buying NAB shares for $22.
- Because the shares are now worth $23, you can sell them and pocket a profit of $1 per share. Or, as is more common, you could sell your call options for a higher price than you originally paid for them, giving you a similar profit.
- After you subtract your costs (remember the call option cost 52c per share) you'd be left with a profit of 48c per share. Your overall profit, after subtracting the cost of trading ($80 for two trades in this case) would be $400, or 71% of your original investment.

So how does this compare with investing the same amount ($520) in NAB shares instead? In that case, you would have purchased 23 NAB shares. If the price rose by $1 and you sold the shares, your profit would be $1 per share, or $23. This wouldn't even cover your brokerage fees, so in this example, with the same original investment ($520), options would be far more profitable than shares.

### HOW YOU COULD LOSE

- If you bought a $22 call option for NAB shares, and the share price dropped to $21 by the end of June (and assuming you didn't cut your losses and sell the option before then – a "stop loss"), your option would be worthless. There'd be no point exercising your right to buy the NAB shares for $22 and your loss would be what you paid for the call option and the brokerage fee – $560 in total.
- In this case, it would have been better to have invested your money in the shares, which would still be worth $21 each, just 5% less than what you paid for them.
- You could also have benefited by buying a put option, instead of a call. A put gives you the right to sell shares – in this example, for $23, which is $1 higher than the eventual share price.

< to go through with the transaction on or before the option deadline if the buyer wishes it.

Options, a class of financial derivative, are commonly used by financial institutions and other investors for risk management. By paying what's effectively an insurance premium to "lock in" a share price, a fund manager can limit the damage that a future fall in share prices would have on its investment portfolio. People with share portfolios can also sell call options, pocketing the premiums for extra income, while taking the risk that the shares appreciate and the buyer exercises their call option. But options aren't just about playing safe – traders also use them to gain "leverage", which increases the potential profits and risks without increasing the size of the initial outlay. Complex options strategies can also be employed as a speculative opportunity to make money.

### More complex strategies

Buying a call or put option can be profitable or disastrous, depending on market conditions (see How Options Work, left). Predicting share price trends, particularly in the short term, is notoriously difficult, even for professionals.

Options trading education companies present complex strategies to address these difficulties. Techniques such as "straddles" and "strangles" involve buying a put and call option for the same share at the same time. Theoretically, by playing one option off against the other you can make money regardless of what happens to the share price. Investors use these strategies when they expect a big change in the underlying share price but are less confident about its direction. Another strategy is to both buy and sell options for the same share, with different strike prices.

Alternatively, an investor could sell a call and put option on the same share (known as a "short" straddle or strangle). In this case you'd hope the share price stays within a confined range, so that the buyers of your puts and calls won't exercise their option to buy or sell

CASE STUDY

## Education, but no profits

Peter, a software engineer and CHOICE member, attended a free Optionetics seminar and subsequently paid for the two-day seminar, software and a further three-day advanced course.

We asked Peter if he'd profited from the training and software. "In a financial sense, no. I don't want to trade the US market [where the company strongly recommends you play] and I did not strictly follow the rules. However, from an education and avoiding financial destruction viewpoint, I have benefited. I truly understand how options, contracts for difference, warrants and shares work. Many people just don't understand the risks; Optionetics drummed home again and again the very real risk of trading derivatives."

Peter is generally impressed with Optionetics' presenters and materials. However, he's critical of the "shocking" software costs and what he terms "high pressure, no-nonsense sales techniques" and "constant upselling". "I think the knowledge they dispense is of an exceptional quality, but overpriced."

Peter has spent close to $10,000 on education and materials. He's lost further money trading options, but stresses the unsuccessful trades didn't follow Optionetics' strategies. He applied his own strategies and learnt the hard way how difficult it is to make profits.

Peter's advice to others considering attending an options seminar or training course is to "be calm and critical – you are not obliged to buy or do anything just because it's a free introductory seminar. Think further about the offer, search the web for the knowledge Optionetics claims to teach you, check out bookshops and the much cheaper material available, take an active interest in learning yourself, then go back to the next free seminar a little better armed to make a judgment call. And most important of all: this is not some magic bullet that will save your financial mess, or some quick-fix solution. Don't give up your day job, and don't go into debt to buy any of this stuff or to trade options. Be patient and save if you really want to attend these seminars."

**'Options trading is no magic bullet that will save your financial mess. Don't give up your day job or go into debt to trade options.'**

them, and your profit will be the two premiums you've received. However, the risks with short straddles and strangles are great; if the share price moves outside the range specified by the options contracts, you may be forced to sell the shares at a very low price or buy them at a very high price – so your potential losses are unlimited.

### Look before you leap

Options are legitimate financial products and trading them can work, but to be successful you'll need significant time, skill, expertise and mathematical abilities. It is not easy, it's not low-risk, and big profits are anything but guaranteed. Stockbrokers say the only reliable way to make money from options is by writing (that is, selling) call options against large share portfolios you already own. But of course such trades also have risks – a rise in share prices could force you to sell your shares for less than they're worth.

If you do want to pursue options trading, instead of paying out thousands of dollars for training and software, start with free online content, books and other relatively inexpensive materials to educate yourself. A $40 book can explain both the basic and more complex strategies and give you a feel for whether options are for you. For ideas about where to start, see More Information, right. ■

### MORE INFORMATION

The Australian Securities Exchange provides free options fact sheets and audio-visual presentations on its website: www.asx.com.au/options. Its book, *Trading ASX CFDs, Options and Warrants the ASX Way*, is published by Wrightbooks and retails for $39.95.

Become familiar with the derivative (options) tables and figures quoted in daily newspapers, such as the *Australian Financial Review* and on the ASX website.

Two-hour introductory Options Fundamentals training courses are available from the Securities & Derivatives Industry Association (www.sdia.org.au) for $764.50 for non-members. While mainly attended by new entrants to the stockbroking and financial planning industries, the SDIA says these courses assume no knowledge and are suitable for investors considering options in their trading strategies.

To see what equities traders and financial planners say about options trading and these seminars, and to have your say, go to www.choice.com.au/options.

STORY TANYA FONG

# Net a bargain

CHOICE explores what's available in the virtual world of online second-hand shopping and swapping.

**NUTSHELL**

>>Choose wisely. You don't have the same rights as when buying new.
>>Swapping services and products is a creative way of getting what you want without spending any cash.

There's little doubt the downturn has changed the way we shop and save. Consumers have a sharper eye for bargains and, as a result, better appreciate the cost savings of buying quality second-hand goods. Popular online trading sites eBay and Trading Post both report a spike in trade of second-hand items. There are also many other sites that allow unwanted items to find a home and for skilled services to be exchanged.

CHOICE highlights some sites to consider if you're in the online marketplace for a second-hand bargain or simply want to make some cash selling items you no longer need.

## Second-hand sites

### eBay

***www.ebay.com.au***

This massive auction site coordinates the sale of everything from ovens to car GPS, and features about 50,000 commercial sellers in Australia, and many more private ones, regularly listing second-hand and brand new items. eBay operates on a bidding system, where the highest bidder gets to buy the item. Auctions can last for up to 10 days. Sellers may offer a "Buy It Now" option which cuts the auction short. The site's powerful search engine lets you search by product or category and further refine your search to what's in your locality and within your budget. Buyers can ask the seller questions about the product before bidding.

### Trading Post

***www.tradingpost.com.au***

The Trading Post's online classifieds are always listed with the sellers' phone numbers so potential buyers can contact them directly. Most items are listed for a set price, but buyers can also arrange for personal inspections of the goods before purchase. You can also haggle, which is not possible on auction sites.

### Grays Online

***www.graysonline.com.au***

This is an auction site for "newer" second-hand goods, discontinued models, display items, previously leased products (such as computers) and leftover new goods from businesses that have gone bust. It's a good pit stop for those setting up their own business or looking for bargain office equipment or machinery. All products have a "lot description" that tells you whether the items are new, seconds, demonstration models, reconditioned or previously leased. It lists the original retail price and tells you what could be missing from the item, such as its user manual. Some items come with warranties from the seller.

### Gumtree

***www.gumtree.com.au***

This site has a large community of individual sellers who put up items for sale. You can also often find garage sales and what's selling in your area. Its search engine allows you to filter by products and price range, and you can sign up to email alerts if you're looking for a specific item.

### Craig's List

***http://geo.craigslist.org/iso/au***

The San Francisco software developer who started this classified site in 1995 wanted to create an online community that would bring people together in real life. Through word of mouth, craigslist.com spread around the world and now has online communities in 570 cities across 50 countries. The Australian chapter is in every state and territory. This site lists everything from jobs to furniture and has an active online forum. Despite offering fewer items for sale than other sites, it's worth bookmarking.

### Recompute

***www.recompute.com.au***

This online retailer specialises in selling refurbished and discounted new IT equipment such as computer desktops,

laptops and monitors. The company buys equipment previously used by large corporations, tests and refurbishes the products before selling them. All its second-hand products come with a one-year warranty, and there are some good deals if you're looking for say a second computer for your home.

### AbeBooks

***www.abebooks.com/docs/ANZ***

AbeBooks is an international online marketplace for books and lists a huge range of new, used, rare and out-of-print books for sale. The Australia/New Zealand site lists almost all second-hand booksellers – mostly stores that have physical shops – in Australia. All you have to do is type in an author or book title and the site tells you which bookstores stock them. A real bonus of this website is that it has a huge range of books, from specialist to general fiction, and it lists sellers who deal in textbooks as well. The downside is that prices are listed in US dollars, although there is a currency converter that helps solve this tiny hitch. Postage and handling costs for each book start from $US6.

### I Do Gowns

***www.idogowns.com.au***

Getting hitched and looking for a second-hand gown to save money? The team behind this site hooks up sellers and buyers. Bridal gowns and bridesmaid dresses from sizes six to 24, halter-neck dresses for the after-party, tiaras and veils are all available. You can contact the seller directly via the website, and search by state and territory as well as the type and size you're looking for.

### Second-hand Posh

***www.secondhandposh.com.au***

If you didn't know otherwise, you'd never be able tell that the clothes, shoes and handbags in this posh-looking online store are recycled. The designer wear and accessories for women appeal to the brand-conscious who may not want to pay full price. Its physical store, Recollections, has been in Perth for 25 years and went online a year ago to allow purchasing from anywhere in Australia.

## Swap and save

### SwapAce

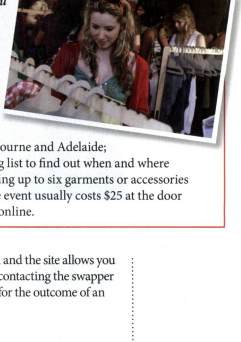
***www.swapace.com***

The attraction of this site is that it offers a huge range of used items for swap, sale or auction. This international online marketplace has a sizeable community in Australia and allows members to swap products for services and vice versa; it's not unusual to find professional pest control services offered in exchange for household appliances and furniture. You can also haggle until both parties are happy with the swap or price of the item, and the site allows you to swap or buy items instantly by contacting the swapper or seller instead of having to wait for the outcome of an online auction bid.

**CASE STUDY**

### Clothing Exchange

***www.clothingexchange.com.au***



Fancy making over your wardrobe without spending a cent? The site was set up for women who have clothes and accessories they may not need and are looking for a wardrobe makeover at very low cost. Swap events are organised in Sydney, Melbourne and Adelaide; simply sign up to their mailing list to find out when and where the event is happening and bring up to six garments or accessories you wish to swap. Entry to the event usually costs $25 at the door or $20 if you buy your tickets online.

### Mumswap

***www.mumswap.com.au***

This bartering site works like SwapAce, except it specifically caters to mothers who list products they don't need or services they can offer in return for something they want. Services range from haircuts to chiropractic sessions, and products range from books to pets. Artist Jessica Gronow even draws an income out of it; she joined Mumswap last October to save money on baby clothes and offered to draw portraits in return. People then offered to pay her to draw, creating a job that now earns her $1000 a month.

Baby products such as cots and seats are very popular on this site, but you should always be careful when buying and using second-hand baby products. Older products may not meet current safety standards and may pose potential hazards. Go to www.choice.com.au/buyingsecondhand for more on what to look out for.

### Oz Recycle

***www.ozrecycle.com***

This recycling website offers freebies to be reused. All you need to do is contact the person who's giving away the item, which can be anything from a 1930s pianola to a cupboard, and collect it. The site's search engine lets you find out what's available near you by keying in your postcode. The waste-reduction concept works both ways. If, for example, you want to give away a dining table you no longer need, simply put the notice up on the website for free and wait for someone to contact you. ■

## BUYER BEWARE

To find out how to protect yourself when buying and swapping online, go to **www.choice.com.au/shopandswap** and click on "Purchase checklist".

**NUTSHELL**

>>There are many "baby" and "kids" versions of products, from yoghurt to sunscreen.

>>Some products are necessary, others are pure marketing spin.

STORY KATE BROWNE

# Into the mouths of babes

There's a booming market in products tailored to babies and toddlers, but CHOICE found many are simply unnecessary.

Being the parent of a baby or toddler can be an anxious time, especially when it's your first. Parents are barraged with a huge amount of information about what's good and not so good for their baby. While most understand the basic taboos, a trip to the supermarket can throw the seeds of doubt into even the best-educated parent.

Products targeted at little ones can be found in many supermarket sections, from baby yoghurts in the dairy fridge to sunscreen and body lotion in the personal care aisle. For almost every adult product there's invariably a "baby" or "child" version sitting next to it on the shelf, often at a price premium. While some are appealing, it can be difficult to tell which ones are worth the extra expense. And with the amount of marketing hype, guilty parents could be convinced these products are a "must have" when in fact, they're not.

With so many of these baby and toddler products now available, it's impossible to examine them all in depth. CHOICE tracked down some of the more common ones found in supermarkets to help you decide which are worth it and which should be left on the shelves.

## Personal care products

✓ **TOOTHPASTE** While it might be easy to dismiss cute, mini-sized tubes featuring cartoon characters, make no mistake: children's toothpaste is necessary. For children 18 months to six years, the Australian Dental Association (ADA) recommends no more than a pea-sized smear of low-fluoride toothpaste on their brush. Adult-strength toothpaste is not suitable for children under the age of six (unless you live in a non-fluoridated area where it's recommended to use adult-strength toothpaste).

Childrens' toothpaste contains considerably less fluoride than the adult version, and too much fluoride can cause dental fluorosis, a condition where the teeth's enamel surface appears mottled. Most dental fluorosis is very mild and doesn't damage teeth, and occurs only during tooth development in early childhood, so older children and adults aren't at risk.

Fluorosis levels have halved since the early 1990s, with the wider use of low-fluoride children's toothpastes and recommendations that children use only very small amounts of it.

✓ **KIDS' TOOTHBRUSHES** Little mouths need little toothbrushes. The toothbrush should be easy to hold, have a small head and soft, flexible bristles that don't irritate. Once your baby starts sprouting teeth (usually from six months) it's a good idea to start getting them used to a small toothbrush but, according to the ADA recommendations, you shouldn't use toothpaste until they're about 18 months old.

**NECESSARY** Childrens' toothpastes have less fluoride than adults', while kid-size brushes are designed for small mouths.

**NOT NECESSARY** Skin care for babies and toddlers should be very simple unless they suffer from a skin condition.

## NUMBER CRUNCH

In 2009, Australians spent:

**$48.4m** on baby toiletries

**$5.3m** on infant juice

**$23.6m** on dry baby food in supermarkets alone.

*SOURCE: RETAIL WORLD'S AUSTRALASIAN GROCERY GUIDE 2009*

### ✗ MOISTURISERS AND BODY WASH

"Aloe-infused organics" and "soothing naturals" are just two baby moisturiser descriptions we found on supermarket shelves. One lavender-scented body wash even claims to help your baby sleep better. Despite such appealing claims, soft baby and toddler skin generally doesn't need moisturising, according to dermatologist Dr Phillip Artemi and pharmacist Tina Aspres, who co-authored the recently released book, *All About Kids' Skin*.

They say babies and toddlers with normal skin don't need soap or moisturiser. "Unless a baby or toddler suffers with a skin condition, such as eczema or dermatitis, skin care should be very simple," says Artemi.

Our experts go on to say that "natural" or "organic" products aren't necessarily better than a synthetic product or any less likely to irritate. Some of these products contain an array of essential oils that can be irritating and allergenic. And to be called "natural", says Artemi, products may only contain as little as 1% natural ingredients.

When it comes to your little one's skin, less is definitely more. A warm bath is all that's needed, but for babies, a simple bath oil and for toddlers, a soap-free wash, can be added. Following a short, warm bath, the skin should be patted dry. If you really want, you can apply a fragrance-free moisturiser such as sorbolene cream while the skin is still moist, but it's not necessary.

### ✓ SHAMPOOS

As a rule, it's best not to use heavily fragranced shampoos intended for adults on your baby or toddler. Choose simple shampoos that are fragrance-free and less likely to cause irritation when washing hair.

Our experts say parents should opt for a baby-specific shampoo as these tend to have milder, lower-foaming surfactant formulas that are designed to not burn or sting the eyes. Baby shampoos are also often free of frothing agents sodium lauryl sulfate or ammonium lauryl sulfate, which can dry out hair and skin. But don't overdo it; scalps produce very little oil until puberty so it's not necessary to wash children's hair very often.

### ✗ SUNSCREEN

You don't need a special sunscreen for kids and there's little evidence to suggest there's a safety issue with most of a sunscreen's active ingredients. Sunscreens usually contain zinc oxide or titanium dioxide – physical blockers that leave white marks on the skin. However, they are often in nanoparticle form in sunscreens, making the product transparent but still able to block the sun's harmful UV rays.

Currently there's no legal requirement for manufacturers to disclose their use of nanoparticles on product labels, despite some recent scientific opinion recommending caution around exposure to nanoparticles (see Nanotube Fears, page 4). While this may become an issue, it shouldn't be a deterrent from using sunscreen, as whatever the risk from nanoparticles may be, currently what we know is that the risk from overexposure to the sun is greater.

It's recommended young babies (under six months) are better kept out of the sun entirely, especially in the middle of the day, using hats, clothes and shade. If you occasionally need to use sunscreen on babies, only apply it to small areas of skin that can't be otherwise covered.

For babies and toddlers, our experts prefer sunscreens that contain physical blockers only and are free of chemical absorbers of UVA and UVB, fragrance and PABA. But these are not always marketed as children's sunscreens – Eau Thermale's Avene SPF 30, Hamilton Sensitive and Ego Sunsense Low Irritant are examples. And not all "specially formulated for kids" sunscreens are free of them. "Hamilton Toddler states it has the lowest levels of sunscreen active in any Hamilton product, as well as being fragrance-free and PABA-free, but it still contains chemical absorbers," says Artemi.

Other sunscreens marketed specifically for toddlers, infants and children may simply use fewer possible irritants in the cream base.

CHOICE believes kid-specific milks aren't necessary and are just another means of playing on parents' guilt.

**NOT NECESSARY** Virtually any sunscreen free of chemical absorbers, PABA and fragrance is a good bet for children.

**NOT NECESSARY** A well-balanced diet, rather than supplements, is the best recommendation for healthy eating.

## Drinks

The *Dietary Guidelines for Children and Adolescents in Australia* state that once children are 12 months old they can be given full-cream cow's milk to drink. Once a child is over two years they can switch to reduced-fat milk instead. It's also recommended that young ones limit excessive consumption of other energy-dense drinks, such as fruit juice and soft drinks.

✗ **TODDLER FORMULA** Infant formula is designed to be a breast milk substitute for babies younger than 12 months. However, there has been a proliferation of toddler formulas that look almost identical to baby formula but are instead marketed squarely at the parents of children aged one to three years instead.

As a response to the World Health Organization's code for marketing infant formula, in 1992 Australia developed a voluntary, self-regulatory code of conduct for manufacturers and importers of infant formula. Signatories are restricted as to how they promote infant formula, however, toddler formula falls outside the scope of the code and marketing hype abounds.

Advertising for Heinz's Nurture Gold toddler milk claims "adventurous toddlers can sometimes be so busy exploring that they can be distracted from eating. You can be sure your toddler is getting the goodness of cow's milk plus the vitamins and minerals such as iron, iodine and zinc, probiotics, prebiotics and omega-3 DHA."

With spin like this, parents could be forgiven for thinking they're depriving their toddler of valuable nutrients if they don't give them toddler milk – but this simply isn't the case. Paediatric dietitian Kate Di Prima says that while toddler milk could be used as a very short-term solution for children who may be malnourished after an illness, it's not necessary for healthy toddlers.

Many toddlers can be fussy eaters, but this doesn't mean they're getting inadequate nutrition or they need toddler milk. As well as being an expensive way of providing nutrients easily obtained from food, excessive consumption of these types of milk can set up problems further down the track. Too much can fill a child's small stomach and make him or her reluctant to try food, and it can also contribute to constipation. Unless you've been otherwise advised by your GP or health professional, give toddler formula a wide berth.

✗ **KIDS' FRESH MILKS** Several fresh milk-based drinks specifically aimed at young kids can now be found in the dairy section of the supermarket. They include taglines such as "helping kids to grow up right" and "for growing, healthy toddlers". Many contain added vitamins, iron, omega-3 and/or zinc.

But do kids really need their own version of milk? The extra boost of vitamins and minerals certainly doesn't hurt, but eating a healthy and varied diet will easily ensure kids get adequate amounts of these nutrients. And other milks already contain more or similar amounts of calcium anyway (see The White Stuff, page 12). CHOICE believes kid-specific milks aren't necessary and are just another means for manufacturers to play on parents' guilt.

✗ **JUICE** Ideally, babies and toddlers are better off drinking only milk and water, but for many little people sweet and tasty juice is a favourite. We found products such as Nutricia Golden Circle Hint of Juice and Heinz Summer fruit drinks, which are designed for babies six months and older. While these drinks don't have any added sugar, they're little more than very watered down fruit juice. They're certainly not necessary, and at more than $3 for six small packs, they're not economical either.

If you really want to give your child juice, it would be cheaper and more practical to give them a small splash of fresh juice mixed with water in a cup. Or even better, says DiPrima, "don't even go there in the first place – juice is not a necessity".

**NOT NECESSARY** Many are just watered-down juice – give your child a splash of fresh juice in a cup of water instead.

**NOT NECESSARY** Save money by looking for regular snacks with reduced salt and sugar – important for any healthy diet.

## Snacks

All toddlers and babies need a variety of healthy snacks throughout the day, and finger foods are an important part of a toddler's diet, especially in their second year. It's also an important time for parents to help develop their child's taste for healthy foods by offering a wide range of flavours and textures.

Baby foods formulated for infants up to 12 months and toddler foods aimed at children aged one to three years are governed by specific food regulations, however, some of these products aren't necessarily different from snacks made for older children or adults. Products packaged with "kid friendly" messages aren't guaranteed to be healthy for your child. Just avoid products high in saturated fat, added sugars and salt (labelled as sodium).

Dietitian and spokesperson for the Dietitians Association of Australia, Clare Evangelista, says parents need to take a proactive role in reading nutrition panels when looking for snacks for their children. "Parents can save a lot of money looking for regular products with low levels of sodium and/or sugar rather than buying the kid version, and this way the whole family consumes a healthy diet, not just the toddler."

✗ **SAVOURY SNACKS** Savoury crackers, biscuits and cheese sticks in small, easy-to-hold and often individually wrapped portions can be a lifesaver when you're out and about with a hungry child. The danger with many of these snacks, however, is high levels of fat and sodium – with sodium being the dietitians' major concern. The *Nutrient Reference Values for Australia and New Zealand* state that toddlers aged one to three shouldn't have more than 1000mg of sodium per day, so check the nutritional panel on the pack. Even something as apparently innocent as cheese can be loaded with salt; a 20g Kraft Dairybites Cheestik contains more than 30% of a toddler's upper daily limit for sodium.

Not all child-friendly savoury snacks are loaded with salt and fat. Heinz Little Kids Cheesymite Bread Sticks, for example, which are designed for children aged one to three years, have moderate levels of fat and sodium, lower than many other savoury snacks. However regular Sakata Plain Rice Crackers are lower in fat, sugar and sodium, will appeal to the whole family, and pricewise will give you a lot more biscuit for your buck.

✗ **SWEET SNACKS** Baby muesli bars, tiny biscuits, fruit bars and even baby yoghurt are all waiting to appeal to your baby's sweet tooth, even if he or she doesn't have any yet. While it's not possible to list every product in this category, there are some rules of thumb when considering sweet treats. Your average, active three-year-old shouldn't be having more than about 74g of sugar per day. When you consider that a couple of pieces of fruit and a cup of milk could contribute about 40g of sugar, there's not a lot of (wiggle) room left for sweet snacks.

The products DiPrima particularly dislikes are strap-style fruit bars, which she says are just concentrated fruit sugar in a gum-like consistency without the benefit of fibre that comes in fresh fruit. They can also stick to the teeth and contribute to dental caries.

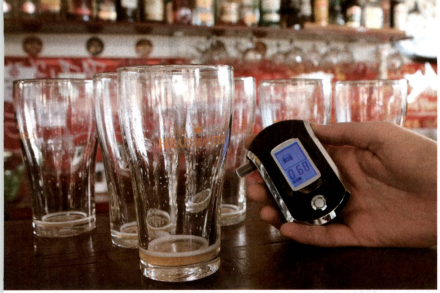
Yoghurts may seem like a healthier option, but it pays to read the pack. Nestlé Hi-5 Real Fruit Yoghurt Strawberry has a moderate amount of fat – from milk – but like many yoghurts it contains only 5% fruit and quite a lot of sugar (16%). Even babies have their own yoghurt. Aimed at the six months-plus market, Yoplait's baby yoghurt claims to have a texture close to breast milk that is gentle on little tummies and clings to the spoon, making it easy to eat. While technically it doesn't include added sugar, apple juice contributes to its 14.4% sugar content and it costs a lot more than a serve of natural yoghurt with some puréed fresh fruit added.

Evangelista says parents should bear in mind that just because a product is marketed specifically for children it doesn't mean your child needs it. Her basic rule is, "if you don't normally eat it, there's a good chance your child doesn't need it either". ■

**Just because something is marketed to a child doesn't mean your child needs it.**

### CHOICE Online

These are just some of the simple rules around snack food for children. For more information on the nutritional values of a wide range of foods aimed at children, log on to www.choicefoodforkids.com.au



STORY TANYA FONG

# The tipping point

Our trial shows personal breathalysers are a risky gauge of whether you're fit to drive.

**NUTSHELL**

>> Nine breathalysers, including disposable and electronic models priced up to $199, trialled by CHOICE staff.

>> Many of the devices indicated a person could drive, when in reality they were over the legal limit.

Given the many perils of drink driving, personal handheld breathalysers that claim to show whether you're over the legal drinking limit may seem appealing. But can you really rely on them?

Personal breathalysers give an indication of a person's blood alcohol concentration (BAC), which is only measured accurately in a blood test. More personal breathalysers are now available since CHOICE last trialled them in 2005; you can buy them online, at car repair workshops and even in supermarkets. But greater availability hasn't improved their accuracy.

In 2005, five of the six breathalysers we trialled overestimated the trialists' blood alcohol concentration – that is, they falsely indicated a person was over the legal drinking limit of 0.05, when in fact they were under. Only one device in 2005 measured under 0.05 when it was over.

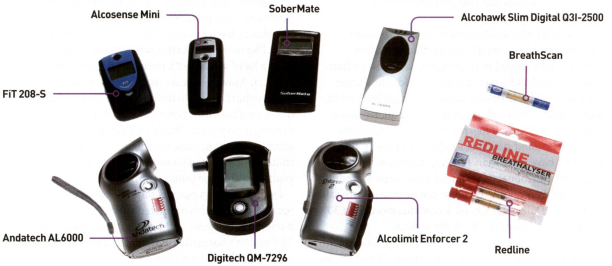
In this recent trial, however, the inaccuracies are more disturbing: seven of the nine breathalysers underestimated blood alcohol levels. This means the readings indicated it was fine for the user to drive, when in fact they were over the legal driving limit.

We found two types of breathalysers readily available – electronic and disposable – and trialled nine models priced below $200. In 2005, we did not recommend personal breathalysers and we still don't. Our trial results are a warning that these devices can provide motorists with a false sense of security.

## Breathalyser testing method

Ten trialists – six men and four women of varying ages and weights – took part in our trial. Each reading from the handheld breathalysers was compared with that of a calibrated Dräger Alcotest 7110, an evidential breathalyser used by police for the detection of drink-driving offences in all states except NSW and Queensland. The evidential machine readings were used as the benchmark to assess the accuracy of readings taken from our trial breathalysers.

After abstaining from alcohol for 24 hours, trialists took a reading on the evidential machine to co6nfirm they registered zero BAC. They familiarised themselves with how each breathalyser worked and rated them for ease of use, which included understanding the instructions, preparing the breathalyser for use and reading the results.



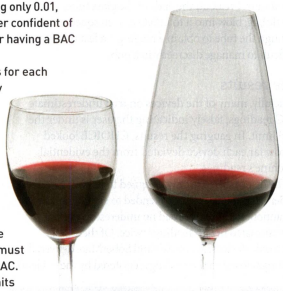
## WHAT'S IN A STANDARD DRINK?

A standard drink is defined as one containing 10 grams of alcohol. It is a way of measuring the quantity of alcohol and is a guide for staying under the 0.05 limit; for men, it is no more than two standard drinks in the first hour, and one standard drink per subsequent hour. Women should drink no more than one standard drink per hour.

However, the amount of alcohol in your drink varies greatly. The alcohol content of red wine, for example, can range between 11% and 16%. So, depending on the size of the glass, the amount you generally pour could contain well over one standard drink, as our picture illustrates.

The rate of alcohol absorption also varies with gender, age and weight. In our trial, a man and a woman who both consumed three standard drinks had very different readings. The 49-year-old male trialist who weighed 100kg had a reading of 0.01, while the woman, aged 29 and weighing 54kg, had a reading of 0.04, close to the 0.05 legal limit. When asked how confident they felt about driving safely and if their BAC was under the legal limit, the woman said she was 100% confident about both. The man, on the other hand, despite registering only 0.01, said he was neither confident of handling a car, nor having a BAC below the limit.

The legal limits for each licence class vary between states. In Victoria and Queensland, a zero BAC limit applies to learner, provisional, truck, bus and taxi drivers, while all other drivers must stay under 0.05 BAC. In NSW, three limits apply – zero for all learner and provisional drivers (even if you're from interstate or overseas), 0.02 for taxi and bus drivers, as well as heavy and dangerous goods drivers and 0.05 for all other full licences.



A standard drink of 15.5% alcohol wine in two very different glasses.

**The amount of alcohol in a drink varies greatly, so a typical glass could contain well over one standard drink.**

After eating lunch, the trialists were allowed to consume between one and three standard drinks (see What's in a Standard Drink?, above) in one hour, followed by a 20-minute break to dispel mouth alcohol before using the breathalysers.

The trialists then used each breathalyser, including the evidential machine, and recorded their BAC readings. They were asked how confident they felt about driving a car safely and whether they believed they were under the legal limit.

### Usability

The trialists assessed the ease of use of each device according to how easy it was to follow instructions, prepare the device and read the results.

They found most of the electronic breathalysers easy to use. This type is reusable, with many resembling mobile phones. Generally, all that's required is to press a button on the device, wait until prompted, blow into the mouthpiece for a few seconds and the reading appears.

The FiT 208-S, which claims to be user-friendly, rated lowest for ease of use. Our trialists found its operating instructions "too complex". Interpreting its readings was also confusing – the BAC levels in the instructions are stated as a range of percentages that require conversion. Another downside is if your reading is below 0.015, the device only indicates "Lo".

Similarly, trialists found the Digitech's instruction leaflet hard to understand. This model also delivered too many underestimates (see table, page 34). The Alcosense Mini has easy-to-follow instructions and is the only electronic breathalyser that does not require a mouthpiece, but it delivered poor accuracy results.

The two disposable models on trial, BreathScan and Redline, are about half the length of a pen and consist of chemical crystals within a glass tube. The crystals in both react to alcohol fumes and change colour when they're over 0.05. Our trialists rated both poorly for ease of use, just as they did in 2005.

BreathScan requires you to break the seal and blow hard into the tube for 12 seconds. If you're over the limit, the crystals change from yellow to a pale bluish-green. But this was not always obvious to our trialists. >

**These breath testing kits only give an estimate of your BAC – our results are a warning they can provide motorists with a false sense of security.**

< The colour change in the Redline from yellow to green was much more obvious than in the BreathScan, however, many trialists still found it hard to interpret the readings. The colour change progresses along the tube and if it stayed on the red line, trialists could not understand what the reading meant. When the colour change crosses the red line, it means the trialist's BAC is above the 0.05 limit. Conversely, when the colour change stays below the red line, it means the BAC is under 0.05.

The Redline is also cumbersome to prepare. To use it you must break off the ends of the glass tube, attach a plastic bag, blow into it to inflate it, then squeeze the air through the tube to obtain a reading – a feat that would be difficult to manage discreetly in a pub.

## The results

Crucially, many of the devices on trial underestimate BAC readings, falsely indicating the user is under the 0.05 limit. In gauging the results, CHOICE looked at how far each device deviated from the evidential machine's readings.

The disposables are only designed to tell you if you're under or over 0.05 and both tended to err on the side of caution. Redline recorded no underestimates but overestimated breath readings twice. Of the seven electronic devices, Alcohawk and SoberMate delivered readings closest to the readings registered by the evidential machine, scoring above-average accuracy levels. Both also provided the least number of underestimates.

Overall, the worst performers were the FiT, Digitech and Alcolimit. All three scored poorly for accuracy, with an unacceptable number of underestimates (see the table below). Most of the electronic breathalysers require recalibration for accuracy at least every six months and usually this can be usually done by taking the device to the distributor or manufacturer. Typically, this costs $50 plus postage.

Even though FiT's user manual says the device should be recalibrated every six months, we couldn't find information on how to do this or who to contact. In fact, we only managed to contact its manufacturer, A&A Product, through one of its Australian distributors.

FiT's product manager in Hong Kong told CHOICE the device should have been calibrated in Australia before being sold to consumers. However, when we checked with the online retailer, they were unaware it needed to be calibrated before sale. He added that importers are responsible for calibrating the breathalysers, and if they do not provide the service, users could send it to A&A Product, in Hong Kong, for this to be done.

Of the devices on trial, the SoberMate, Andatech, Alcolimit and Redline are certified with the voluntary Australian Standard, AS 3547, which specifies a set of minimum performance standards for personal breath alcohol testing devices. The standard's test method is to pass vapour containing alcohol through the breathalysers. While the devices performed to Australian Standards, our trial indicates that certification does not reflect their performance in real-life scenarios.

**PERSONAL BREATHALYSERS**

| Brand / model (in order of correct category readings, within groups. Total number of readings in brackets) | Ease of use score (%) | Number of readings in correct category | Number of overestimates | Number of underestimates | Price ($) |
|---|---|---|---|---|---|
| **ELECTRONIC** | | | | | |
| **AlcoHawk** Q3I-2500 (20) | 80 | 19 | 1 | 0 | 123 |
| **SoberMate** (20) | 77 | 18 | 1 | 1 | 185 |
| **Andatech** AL6000 (20) | 85 | 18 | 0 | 2 | 189 |
| **Alcosense** Mini (20) | 75 | 17 | 2 | 1 | 84 |
| **Digitech** QM-7296 (20) | 73 | 16 | 0 | 4 | 70 |
| **Alcolimit** Enforcer 2 (20) | 83 | 16 | 0 | 4 | 199 |
| **FiT** 208-S (20) | 67 | 13 | 0 | 9 | 70 |
| **DISPOSABLE** | | | | | |
| **Redline** (19) | 50 | 17 | 2 | 0 | 9 (A) |
| **BreathScan** (20) | 69 | 16 | 3 | 1 | 6 |

**USING THE TABLE Ease of use** This comprises: ease of understanding instructions; preparing product for use; reading its results. **Readings in correct category** This is the number of readings shown correctly to be under or over 0.05. **Overestimates** The reading is over 0.05 when the true value is under 0.05. **Underestimates** The reading is under 0.05 when the true value is over 0.05. **Price** Recommended retail or online price, as of June 2009. Prices rounded to nearest dollar. **TABLE NOTES** (A) Two breathalysers per packet.

## CHOICE VERDICT

Based on our results, CHOICE does not believe any of the personal breathalysers we trialled are sufficiently accurate to be recommended for use. Indeed, several of the manufacturers or distributors we contacted said the readings from the devices are to be used only as guides, not as a conclusive measure.

Drink driving is a significant factor in the road toll across most states. According to the NSW Roads and Traffic Authority's 2007 crash data, 1947 accidents were alcohol-related. Every year about 18% of people killed on NSW roads had consumed alcohol, while alcohol is also implicated in about one-third of the annual fatalities of people aged between 17 and 24. In Victoria last year, 28% of all drivers and motorcyclists killed on the roads had a blood alcohol reading of 0.05 or more.

Given a personal breathalyser provides only estimates – and they can be quite off the mark – why take the risk? If you're in any doubt at all, just don't drive when you've been drinking. ■

# On test

**Home entertainment, whitegoods, household and personal appliances – they're all tested here.**

CHOICE tester Joseph Ho in our laboratory at Marrickville.

## Inside

**36 Mini hi-fis**

**44 Compact cameras**

**57 Ceiling fans**

## Plus

**48 Food processors**
**51 Cordless drills**
**54 117cm TVs**
**60 Coffee grinders**

## For more product tests go to www.choice.com.au

**CHOICE** has its own testing laboratories, where experienced technical staff put products through their paces. We use test methods from Australian standards, and we develop our own to match the way consumers use a product in reality. We buy the products we test, to maintain our independence from manufacturers and so we know what you're faced with in the shops. Our recommendations are based on a product's quality and performance, with no hidden bias.

**CHOICE SHOPPER** For the best deal on products where you see this logo, call 1300 360 655. Have the model name and number, the price you've been quoted and your CHOICE personal subscriber number.

BEST BUY

**CHOICE BEST BUY** A product is a Best Buy if it delivers high quality at a comparatively low price. Not every test report has Best Buys.

GREEN BUY

**CHOICE GREEN BUY** A Green Buy delivers both good quality and environmental performance at a comparatively low price. Not every test report has Green Buys.

**CHOICE VIDEO** When you see the CHOICE Video icon, there is more information about that story at www.choice.com.au.

STORY MATTHEW STEEN

# A sound improvement

Slightly more expensive than speaker docks, these combination MP3 and legacy music players pack greater punch and more features.

**NUTSHELL**

>> On test: 11 mini hi-fi stereos, ranging from $149 to $499.

>> All but one come with inbuilt iPod docks. They're a good option if portability and a battery backup aren't very important to you.

Walk into an electronics store and you'll see shelf space dedicated to speaker docks for the popular Apple iPod and other media players. At one point much of this space was taken up with big, chunky stereos, offering features galore and sometimes great sound. Manufacturers have taken notice of this shift in demand and incorporated speaker docks into smaller stereos, known as mini hi-fi systems. CHOICE tested 11 mini hi-fis and found some very good results.

## Bang for your buck

Despite the rapid growth of the speaker dock market in the past couple of years, stereos have not shuffled off quietly to the discontinued graveyard. In our last stereo test (*CHOICE*, February 2008) we found only one with a dock incorporated and three had cassette players. Now the legacy audio components are dying off, to be replaced by inbuilt docks; only one system on test, the LG MCD23, has a cassette deck and no iPod dock, only a USB port and auxiliary input.

These stereos are feature-rich compared with speaker docks, some of which are still limited in their functionality. Where some may have a clock or alarm as a "new" feature, stereos incorporate these as standard. All mini hi-fis on test also have a CD player, and two play DVDs, with attachments at the rear for a video display, allowing you to use the stereo's speakers. Various special effects, which feature in all these stereos, allow you to simulate different listening situations. All are versatile enough to play various MP3 player brands via USB or auxiliary inputs and, except the Philips, all can play various CD formats and MP3 files, allowing you to burn songs to a CD.

Our listening panel scored these mini hi-fis better than the latest speaker docks (*CHOICE*, June 2009). But despite their advantages, they fall down in some areas. They all have separate speakers that join to the centre unit with a wire, limiting their portability. They are also heavier than most speaker docks and none comes with battery backup, so they can't be moved too far from a mains power source.

## WHAT TO LOOK FOR

**Remote control** should be easy to read, with large, well-spaced buttons and clear labels.
**Memory cards** such as SD or MMC can be slotted into some stereos to provide direct access to music. These are often used in mobile phones for additional storage and so could be used to transport your music collection from phone to stereo.
**AM/FM radio** Not all stereos come with both.
**Headphone input** All models on test have one and it allows for private listening, whether for you or your children.
**Clock/alarm function** All stereos on test have one, which can be useful if you have the stereo in your bedroom.

**Line-in/USB/aux connection** This allows access for external devices such as an MP3 player or laptop.

## HOW WE TEST

**Sound quality** Our expert panellists score each model for bass, mid-tone and treble response, ease of listening and clarity, using six types of music.
**Ease of use** Our tester Antonio Bonacruz, right, scores each model's instruction manual, ease of setting up, remote control, on-board controls and display.
**Standby energy consumption** Models that use 0.5W or less on standby score 100%; 2W or more, 0%.

## WHAT TO BUY

### 81% LG FB163

**PRICE** $399

**SOUND QUALITY**

Very good definition and presence. Good bottom notes, sound response and bass tone. Full-sounding and handles rigours very well. Good balance and brings out percussive elements.

**GOOD POINTS**

- CD and DVD player with component and composite video outputs.
- Consumes less than 1W on standby if switched to power save mode.
- USB port.
- Plays CDs in MP3, WAV and WMA formats.
- Surround-sound effect.
- Can record from audio CD to USB in MP3 format.

**BAD POINTS**

- Front panel touch volume control is not very responsive.

### 81% Sharp XL-DK227NH

**PRICE** $329

**SOUND QUALITY**

Reasonably bright and pleasant, with clearly defined sounds. Not much bass but good voice quality and space.

**GOOD POINTS**

- Easy to use remote control and on-board controls.
- Consumes less than 1W on standby.
- Subwoofer output.
- Plays CDs in MP3 and WMA formats.

**BAD POINTS**

- None to mention.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

## ABOUT THE REST

The **Sharp** and **Sony** models have excellent standby energy scores. The **Sony**, **Philips** and **JVC** do not have preset equaliser settings.

The **Panasonic** has the best ease of use score, but is let down by its standby energy.

We are disappointed the **Grundig**, **JVC**, **DGTEC** and **Thomson** models scored 0% for standby energy consumption. They all have good or better sound quality scores and the **Grundig** can also play DVDs.

The **Philips** has a poor standby energy consumption score and the lowest sound quality score, but is still OK at 69%. It's the only model not to be able to play MP3 CDs.

The **DGTEC** has FM-only radio, however, it has a Wi-Fi and LAN connection so you can play media from your computer as well as internet radio stations.

| PRODUCT | PERFORMANCE | | | | FEATURES | | | | | | SPECIFICATIONS | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Sound quality score (%) | Ease of use score (%) | Standby energy consumption score (%) | Plays DVDs | Radio tuner | iPod dock | Line-in socket | USB port | SD/MMC slot | Dimensions (cm, H x W x D)* | Weight (kg)* | Contact | Price ($) |
| **LG** FB163 | 81 | 88 | 66 | 60 | √ | AM / FM | √ | √ | √ | | 30 x 31 x 28 | 11.9 | www.lge.com.au | 399 |
| **Sharp** XL-DK227NH | 81 | 81 | 70 | 100 | | AM / FM | √ | √ | | | 27 x 31 x 38 | 8.0 | www.sharp.net.au | 329 |
| **LG** MCD23 | 79 | 79 | 68 | 100 | | AM / FM | | √ | √ | | 30 x 45 x 34 | 8.8 | www.lge.com.au | 229 |
| **Sharp** XL-DK257NH | 77 | 75 | 70 | 100 | | AM / FM | √ | √ | | | 27 x 18 x 38 | 9.3 | www.sharp.net.au | 369 |
| **Sony** HCD-BX20i | 75 | 73 | 68 | 100 | | AM / FM | √ | √ | | | 25 x 36 x 30 | 7.3 | www.sony.com.au | 399 |
| **Panasonic** SA-PM38 | 74 | 75 | 78 | 60 | | AM / FM | √ | | √ | | 25 x 30 x 29 | 6.3 | www.panasonic.com.au | 299 |
| **Grundig** DMS601/SAA | 70 | 82 | 61 | 0 | √ | AM / FM | √ | √ | √ | √ | 28 x 35 x 34 | 10.1 | www.grundig.net.au | 499 |
| **JVC** CA-UXGP5 (A) | 70 | 80 | 71 | 0 | | AM / FM | √ | √ | | | 26 x 33 x 31 | 5.6 | www.jvc-australia.com | 329 |
| **Philips** DC146/79 | 64 | 69 | 66 | 20 | | AM / FM | √ | √ | | | 24 x 29 x 27 | 21.2 | www.philips.com | 180 |
| **DGTEC** DG-KW1005IR | 63 | 74 | 56 | 0 | | FM | √ | √ | √ | √ | 22 x 32 x 27 | 5.6 | www.dgtec.com.au | 499 |
| **Thomson** AF3iP | 62 | 72 | 56 | 0 | | AM / FM | √ | | √ | √ | 21 x 32 x 21 | 4.4 | www.dse.com.au | 149 |

**USING THE TABLE Scores** The overall score is made up of: Sound quality: 70% Ease of use: 20% Standby energy consumption: 10%. **Price** Recommended retail, as of July 2009.
**TABLE NOTES** * Weight and dimensions refer to whole unit, including speakers. (A) Discontinued, but may still be available in some stores.

STORY MATTHEW STEEN

# Waste no energy

Some fridges have improved noticeably in energy efficiency.

**NUTSHELL**

>> One fridge on test scored 100% for energy efficiency, and all performed close to or better than their energy label claims.

>> Three fridges of the iconic Kelvinator brand were included in the test.

CHOICE tested five new refrigerators and added four of them to the table of previously tested models (page 42); see Missing Models (opposite) for the other model. One of the new models scored 100% for its energy efficiency, which is an excellent score at CHOICE for a refrigerator or freezer.

Two of the newly tested fridges are included in our What to Buy list, one in the 376L-450L range and the other in the 451L-525L range.

## The cost of efficiency

As we reported in *CHOICE*, May 2008, the refrigerant R600a is more environmentally friendly than others used in the market. However, until now we have only seen it in Australia in the more expensive European fridges, such as the Liebherr CTNesf4613, currently retailing for $3899. We are delighted that the Electrolux ETM4407SC, which uses the same refrigerant and is assembled in Orange, NSW, is more than $1000 cheaper and has a 100% energy efficiency score.

The efficiency of these particular models comes at a cost, however, as temperature and fresh-food cooling scores are only OK – and the Liebherr is similarly unimpressive in these areas. We'll have to wait and see if models using the more environmentally friendly refrigerant improve temperature performance to a standard CHOICE would like to see.

We initially tested two Electrolux models, however one developed a fault before testing was completed – but not before it also scored 100% for energy efficiency. Its replacement will be included in the next round of tests. Electrolux has reintroduced the iconic Kelvinator brand and we've included three models from this range. >

## WHAT TO BUY

These are the best refrigerators in each size range. Best Buys are good performers that are comparatively cheap both to buy and run. Where possible we've included both top (T) and bottom (B) freezers in each size range. The products in the What to Buy list and the table change from test to test, as new products are released and tested, and older models go off the market.

**LESS THAN 300L**

| | |
|---|---|
| **WHIRLPOOL** WRI27SW (T) | $879 |

**300L-375L**

| | |
|---|---|
| **FISHER & PAYKEL** Elegance E372B (B) BEST BUY | $1399 |
| **FISHER & PAYKEL** Tasman E331T (T) | $1029 |
| **WESTINGHOUSE** WBM3700WB (B) | $1269 |

**376L-450L**

| | |
|---|---|
| **FISHER & PAYKEL** Tasman E381T (T) BEST BUY | $1149 |
| **FISHER & PAYKEL** Elegance E440T (T) | $1649 |
| **FISHER & PAYKEL** Tasman E442B (B) | $1899 |
| **NEW ELECTROLUX** ETM4407SC (T) | $2589 |
| **WESTINGHOUSE** WTM4200WB (T) | $1319 |

**451L-525L**

| | |
|---|---|
| **FISHER & PAYKEL** Elegance E521T (T) BEST BUY | $1869 |
| **ELECTROLUX** EBM5107SA (B) | $2849 |
| **NEW WESTINGHOUSE** WBM5100WB (B) | $1899 |
| **FISHER & PAYKEL** E522BRXFDU (B) | $2829 |

**MORE THAN 525L, INCLUDING FRENCH DOOR**

| | |
|---|---|
| **FISHER & PAYKEL** RF610A (FD) | $3599 |
| **SHARP** SJ-F60PC (FD) | $3024 |

**SIDE-BY-SIDE**

| | |
|---|---|
| **WESTINGHOUSE** WSE6100WA BEST BUY | $2009 |

(B) Freezer on bottom (T) Freezer on top (FD) French doors

## MISSING MODELS

CHOICE has now tested so many refrigerators they can't all fit into one table. To provide information about the best models, we've dropped from the table some that don't perform as well, but are still available in stores.

If you see one for a good price and are interested in buying it, check its details under the "Fridges" articles on www.choiceextra.com.au. The missing models are shown here with their price and overall score.

**LESS THAN 300L**

**LG** GN-253CW 67%, $699

**Samsung** SR244NME 63%, $649

**Fisher & Paykel** E249T 54%, $819

**300L-375L**

**Sharp** SJ-308N-SL 62%, $1154

**376L-450L**

**LG** GN-422 FW 69%, $1099

**NEW** Kelvinator KBM4300WB 68%, $1319

**Mitsubishi** MR-420U-W-A 66%, $1119

**Samsung** SR419MSS 64%, $1399

**Daewoo** FR-4501W 62%, $899

**Liebherr** CTNesf4613 55%, $3899

**451L-525L**

**Samsung** SR502NXA 69%, $1399

**MORE THAN 525L, INCLUDING FRENCH DOOR**

**Haier** HTMR575SS 64%, $1999

**SIDE-BY-SIDE**

**Samsung** SRS583HDP 69%, $2199

**Smeg** SR650XA 69%, $3490

**Maytag** GC2225GEKS 59%, $5279 (A)

(A) Discontinued, but may still be available in some stores.

**CHOICE is pleased to see the 'greener' refrigerant used in a locally made fridge, but its excellent energy efficiency comes at a cost.**

## WHAT TO LOOK FOR

**Refrigerant** is a gas and part of the cooling mechanism of a refrigerator. In the past, it was most commonly chlorofluorocarbons (CFCs) and hydrochlorofluorocarbons (HCFCs), both of which are ozone-depleting gases, banned more than 10 years ago. Now you're most likely to see the hydrofluorocarbon (HFC) R134a, or the more environmentally friendly hydrocarbon (HC) R600a, which the Electrolux ETM4407SC uses.

**Dimensions** Ideally, when you're shopping you'll know the dimensions of the space where you want to put your new fridge. The dimensions on the specification label are for the refrigerator, not the space required around the fridge to maintain best cooling performance. Check out the manual, or use our compare fridges tool at www.choice.com.au/fridges to see the dimension requirements for CHOICE-tested models.

For more on what to look for when buying a refrigerator go to www.choiceextra.com.au and click on any of the articles under "Fridges" in the index.

**Model name and number** is on the specification label, which must be on all fridges. It may be on the side of the door, behind the crisper or chiller, in the freezer or even on the rear of the fridge.

**Before selecting a model, you should know the dimensions of the space where you want to put your new fridge.**

## WHAT TO BUY

Only two of the newly tested models made it into the What to Buy list and are profiled here. For profiles of the other models in the What to Buy list on page 38, see *CHOICE*, May 2009, November 2008, May 2008, November 2007, May 2007, November 2006, May 2006, November 2005, May 2005, November 2004 and May 2003. You'll also find them in the appropriate month at www.choiceextra.com.au.

### 376L-450L

## 75% Electrolux ETM4407SC

**PRICE** $2589

Freezer on top

**GOOD POINTS**

- Perfect energy efficiency score.
- Controls allow a very good range of temperature combinations.
- Maintains good steady temperatures as the compressor stops and starts.
- Easy to clean, particularly versatile storage.
- Available with right- or left-opening doors.
- Moderately quiet compared with other fridges.
- Uses R600a – a more environmentally friendly refrigerant.

**BAD POINTS**

- Only OK for fresh-food cooling.
- Conventional controls mean setting the temperature is trial and error, particularly as the controls are confusing.
- Freezer can get much too warm when room temperature changes in winter, unless controls are reset.
- Door bottle shelf a little warm compared with compartment average.
- No chiller compartment.

### 451L-525L

## 76% Westinghouse WBM5100WB

**PRICE** $1899

Freezer on bottom

**GOOD POINTS**

- Controls allow a good range of temperature combinations.
- Maintains good steady temperatures as the compressor stops and starts.
- Very good crisper humidity.
- Easy to clean.
- Available with right- or left-opening doors.
- Moderately quiet compared with other fridges.

**BAD POINTS**

- Conventional controls mean setting the temperature is trial and error, particularly as the controls are confusing.
- No chiller compartment.

## HOW WE TEST

**Temperature performance** Our testers, Ben Rossetto, Geoff Day and Joseph Ho (below), check there is an appropriate range of temperatures in the fresh-food and freezer compartments at the same time. They also assess temperature fluctuations, as even temperatures are an important factor in maintaining food quality; how uniform the temperature is throughout each compartment; and measure the effect on refrigerator and freezer temperatures when the external temperature changes, such as from summer to winter.

**Ease of use** Testers consider three main areas: storage, loading/unloading and general versatility; ease of cleaning; and the ease of understanding and using controls to obtain appropriate temperatures in varying external conditions.

**Energy efficiency** is tested to the Australian standard, and we check the energy label legally required to be displayed on new refrigerators.

**Fresh-food cooling speed** This tests the cooling strength and ability of the fridge to recognise when cooling is needed.

**Crisper freshness** The testers also measure how well the crisper keeps unwrapped vegetables from being dried out.

## ABOUT THE REST

Testers noted the following about the other newly tested models.

### 376L–450L

The **Kelvinator KTM4400WB** is very energy efficient but lacks a chiller, and the freezer can get much too warm when room temperature changes in winter unless the controls are reset. The **Kelvinator KBM4300WB** also lacks a chiller and is poor at cooling fresh food.

### 451L–525L

The **Kelvinator KBM5100MB** is also very energy efficient, but lacks a chiller and scored only 57% for fresh food cooling. Fresh food can freeze with the room temperature changes in winter unless the controls are reset.

## ACCESSIBILITY

An occupational therapist from the Independent Living Centre, NSW, assessed the newly tested refrigerators' suitability for people with certain disabilities. See *CHOICE*, May 2009, for previously recommended models.

All fridges on test are either recommended or highly recommended for **wheelchair users**.

For people with **upper limb dysfunction**, the Electrolux ETM4407SC is highly recommended because of its good D-shaped handles, although the crisper and shelf are difficult to remove and replace. The Kelvinator KTM4400WB and Westinghouse WBM5100WB are recommended. Neither the Kelvinator KBM4300WB nor KBM5100MB are recommended as the finger slots in the handles are not the right height.

For people with **back pain**, the Kelvinator KBM4300WB, KBM5100MB and Westinghouse WBM5100WB are highly recommended, whereas the large compartments in the Electrolux ETM4407SC and Kelvinator KTM4400WB are not easily accessed without bending down.

All except the Electrolux model are recommended for **vision-impaired people**. The Electrolux has good colour contrast on its controls but also has poor lighting with some glare.

All models are recommended for **cognitively impaired people**, and the Kelvinator models are highly recommended because it's easy to see and locate food in them.

| PRODUCT | | | PERFORMANCE | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order within groups) | Freezer | Number of doors | Overall score (%) | Temperature performance score (%) | Ease of use score (%) | Energy efficiency score (%) | Fresh food cooling speed score (%) | Crisper freshness score (%) | Cooling time (hr:min) | Claimed / measured energy use (kWh/year) | |
| **LESS THAN 300L** | | | | | | | | | | | |
| **Whirlpool** WRI27SW | Top | 2 | 74 | 75 | 68 | 82 | 58 | 86 | 6:14 | 400 / 433 | |
| **300-375L** | | | | | | | | | | | |
| **Fisher & Paykel** Elegance E372B (A) | Bottom | 2 | 77 | 72 | 72 | 84 | 76 | 95 | 4:14 | 498 / 482 | |
| **Fisher & Paykel** Tasman E331T (A) (B) | Top | 2 | 76 | 68 | 71 | 91 | 78 | 90 | 4:13 | 407 / 388 | |
| **Westinghouse** WBM3700WB | Bottom | 2 | 74 | 74 | 67 | 84 | 64 | 86 | 5:11 | 495 / 481 | |
| **376-450L** | | | | | | | | | | | |
| **Fisher & Paykel** Tasman E381T (A) | Top | 2 | 79 | 77 | 71 | 90 | 81 | 80 | 3:42 | 433 / 424 | |
| **Fisher & Paykel** Elegance E440T (A) (B) | Top | 2 | 78 | 73 | 76 | 92 | 82 | 73 | 3:33 | 476 / 437 | |
| **Fisher & Paykel** Tasman E442B (A) (B) | Bottom | 2 | 76 | 72 | 76 | 84 | 68 | 92 | 4:40 | 583 / 527 | |
| # **Electrolux** ETM4407SC | Top | 2 | 75 | 68 | 73 | 100 | 63 | 71 | 5:04 | 369 / 353 | |
| **Westinghouse** WTM4200WB | Top | 2 | 75 | 71 | 73 | 86 | 69 | 80 | 4:39 | 455 / 477 | |
| **Fisher & Paykel** Elegance E402B (A) | Bottom | 2 | 74 | 72 | 75 | 78 | 59 | 94 | 5:24 | 528 / 561 | |
| **Fisher & Paykel** Elegance E406B | Bottom | 2 | 74 | 76 | 75 | 78 | 56 | 80 | 5:37 | 564 / 559 | |
| **Fisher & Paykel** Elegance E411T | Top | 2 | 74 | 63 | 74 | 86 | 83 | 80 | 3:29 | 454 / 478 | |
| # **Kelvinator** KTM4400WB | Top | 2 | 74 | 69 | 71 | 89 | 66 | 78 | 4:50 | 486 / 464 | |
| **Westinghouse** WTM4200P | Top | 2 | 74 | 69 | 67 | 90 | 72 | 74 | 4:26 | 468 / 445 | |
| **Westinghouse** WBM4300WB | Bottom | 2 | 73 | 67 | 70 | 83 | 82 | 69 | 4:40 | 530 / 529 | |
| **Westinghouse** WTM4400WB | Top | 2 | 73 | 73 | 66 | 85 | 83 | 69 | 4:37 | 486 / 503 | |
| **451-525L** | | | | | | | | | | | |
| **Fisher & Paykel** Elegance E521T (A) | Top | 2 | 78 | 76 | 72 | 89 | 82 | 75 | 3:24 | 508 / 496 | |
| **Electrolux** EBM5107SA (C) | Bottom | 2 | 77 | 80 | 70 | 89 | 58 | 83 | 5:13 | 589 / 510 | |
| # **Westinghouse** WBM5100WB | Bottom | 2 | 76 | 74 | 70 | 87 | 68 | 86 | 4:34 | 560 / 526 | |
| **Fisher & Paykel** EZKleen Stainless Steel E522BRXFDU | Bottom | 2 | 75 | 70 | 75 | 79 | 83 | 78 | 3:20 | 636 / 627 | |
| **Fisher & Paykel** Elegance E522B (A) | Bottom | 2 | 73 | 69 | 75 | 78 | 69 | 78 | 4:29 | 596 / 642 | |
| **Westinghouse** WTM5200WB | Top | 2 | 73 | 66 | 76 | 83 | 69 | 80 | 4:28 | 508 / 569 | |
| # **Kelvinator** KBM5100MB | Bottom | 2 | 72 | 68 | 72 | 81 | 86 | 57 | 5:16 | 589 / 593 | |
| **MORE THAN 525L INCLUDING FRENCH DOOR** | | | | | | | | | | | |
| **Fisher & Paykel** RF610A | Bottom | 3 | 77 | 78 | 65 | 79 | 78 | 92 | 3:42 | 695 / 688 | |
| **Sharp** SJ-F60PC | Bottom | 4 | 73 | 74 | 69 | 83 | 49 | 83 | 5:37 | 765 / 644 | |
| **Toshiba** GR-YG55DAA (C) | Top | 2 | 67 | 64 | 66 | 87 | 43 | 58 | 5:12 | 537 / 549 | |
| **LG** GR-B218STS (C) | Bottom | 3 | 66 | 61 | 65 | 88 | 79 | 62 | 4:48 | 678 / 582 | |
| **SIDE-BY-SIDE** | | | | | | | | | | | |
| **Westinghouse** WSE6100WA (A) | LH side | 2 | 77 | 76 | 73 | 79 | 81 | 76 | 3:26 | 687 / 705 | |
| **Bosch** KAN56V10AU | LH side | 2 | 74 | 73 | 71 | 85 | 65 | 74 | 4:37 | 630 / 636 | |
| **Whirlpool** 6GD5SHGXSS | LH side | 2 | 74 | 76 | 77 | 90 | 32 | 85 | 6:27 | 740 / 639 | |
| **Daewoo** FRS-U20ICW | LH side | 2 | 73 | 72 | 71 | 82 | 68 | 69 | 4:25 | 650 / 665 | |
| **Bosch** KAN58A40AU | LH side | 2 | 72 | 71 | 73 | 74 | 63 | 77 | 4:47 | 750 / 758 | |
| **Samsung** Quatro SRS752QDUS | LH side | 4 | 72 | 72 | 66 | 75 | 91 | 75 | 3:48 | 866 / 873 | |

| | FEATURES | | | SPECIFICATIONS | | | | | | | | COSTS | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Chiller | Crisper drawer | Dairy compartment | Door hinge position | Dimensions (cm, H x W x D) | Claimed total volume (L) | Claimed volume, fresh food (L) | Claimed volume, freezer (L) | Contact | 10-year running costs ($) | Price ($) |
| | √ (D) | 1 | | Rev | 171 x 56 x 65 | 268 | 204 | 64 | www.whirlpool.com.au | 736 | 879 |
| | | 2 | √ | R or L | 160 x 64 x 70 | 373 | 250 | 123 | www.fisherpaykel.com.au | 819 | 1399 |
| | | 1 | √ | Rev | 143 x 64 x 69 | 329 | 232 | 97 | www.fisherpaykel.com.au | 660 | 1029 |
| | | 1 | √ | R or L | 162 x 66 x 71 | 365 | 243 | 122 | www.westinghouse.com.au | 818 | 1269 |
| | | 1 | √ | Rev | 161 x 64 x 70 | 380 | 283 | 97 | www.fisherpaykel.com.au | 721 | 1149 |
| | | 1 | √ | R or L | 170 x 69 x 70 | 447 | 342 | 105 | www.fisherpaykel.com.au | 743 | 1649 |
| | | 2 | √ | Rev | 170 x 69 x 71 | 442 | 307 | 135 | www.fisherpaykel.com.au | 896 | 1899 |
| | | 1 | √ | R or L | 172 x 71 x 71 | 442 | 339 | 103 | www.electrolux.com.au | 600 | 2589 |
| | | 1 | √ | R or L | 164 x 70 x 71 | 416 | 313 | 103 | www.westinghouse.com.au | 811 | 1319 |
| | | 2 | √ | R or L | 171 x 64 x 70 | 403 | 280 | 123 | www.fisherpaykel.com.au | 954 | 1649 |
| | | 2 | √ | R or L | 160 x 68 x 70 | 404 | 271 | 133 | www.fisherpaykel.com.au | 950 | 1649 |
| | | 1 | √ | R or L | 170 x 64 x 70 | 411 | 314 | 97 | www.fisherpaykel.com.au | 813 | 1459 |
| | | 1 | √ | R or L | 172 x 71 x 71 | 442 | 339 | 103 | www.kelvinator.com.au | 789 | 1219 |
| | | 1 | √ | R or L | 164 x 71 x 71 | 416 | 313 | 103 | www.westinghouse.com.au | 757 | 1429 |
| | | 1 | √ | R or L | 173 x 72 x 71 | 431 | 300 | 131 | www.westinghouse.com.au | 899 | 1529 |
| | | 1 | √ | R or L | 172 x 70 x 71 | 442 | 339 | 103 | www.westinghouse.com.au | 855 | 1379 |
| | | 1 | √ | R or L | 170 x 80 x 71 | 517 | 400 | 117 | www.fisherpaykel.com.au | 843 | 1869 |
| | | 2 | √ | R or L | 173 x 81 x 71 | 505 | 349 | 156 | www.electrolux.com.au | 867 | 2849 |
| | | 2 | √ | R or L | 173 x 81 x 71 | 505 | 349 | 156 | www.westinghouse.com.au | 894 | 1899 |
| / 2.0 | | 2 | √ | R | 171 x 80 x 70 | 519 | 360 | 159 | www.fisherpaykel.com.au | 1066 | 2829 |
| | | 2 | √ | R or L | 170 x 80 x 71 | 519 | 360 | 159 | www.fisherpaykel.com.au | 1091 | 2059 |
| | | 2 | √ | R or L | 172 x 80 x 71 | 517 | 396 | 121 | www.westinghouse.com.au | 967 | 1689 |
| | | 2 | √ | R or L | 173 x 81 x 71 | 504 | 348 | 156 | www.kelvinator.com.au | 1008 | 1799 |
| / 2.0 | | 2 | √ | (E) | 178 x 91 x 69 | 614 | 433 | 181 | www.fisherpaykel.com.au | 1170 | 3599 |
| | | 1 | √ | (E) | 172 x 90 x 78 | 602 | 370 | 232 | www.sharp.net.au | 1095 | 3024 |
| | √ | 1 | | R | 163 x 77 x 74 | 532 | 344 | 188 | www.toshibahomeappliances.com | 933 | 1789 |
| | √ | 3 | √ | (E) | 178 x 91 x 72 | 622 | 423 | 199 | www.lge.com.au | 873 | 2799 |
| | | 2 | √ | na | 176 x 90 x 71 | 606 | 357 | 249 | www.westinghouse.com.au | 1199 | 2009 |
| | | 2 | √ | na | 180 x 91 x 68 | 618 | 377 | 241 | www.boschappliances.com.au | 1081 | 2049 |
| / 4.5 | √ (D) | 1 | √ | na | 178 x 91 x 79 | 740 | 445 | 295 | www.whirlpool.com.au | 1086 | 4149 |
| | √ (D) | 2 | √ | na | 180 x 91 x 68 | 618 | 377 | 241 | www.daewooelectronics.com.au | 1131 | 1699 |
| / 1.5 | | 1 | √ | na | 180 x 91 x 69 | 603 | 377 | 226 | www.boschappliances.com.au | 1289 | 2999 |
| / 3.0 | √ | 1 | √ | na | 179 x 92 x 86 | 752 | 347 | 293 | www.samsung.com | 1484 | 5499 |

**USING THE TABLE**

**Scores** The overall score is made up of:
Temperature performance: 40%
Ease of use: 20%
Energy efficiency: 20%
Fresh food cooling speed: 12%
Crisper freshness: 8%

**Noise level** These are for comparison. Refrigerators can sound noticeably louder as the compressor starts and stops and may make unusual noises during automatic defrosting.

**Claimed volumes** These tell you how much air space the fridge has to cool; less space is available for storage. Use the volumes to get an idea of how big the freezer is compared with the fresh-food compartment.

**Running costs** are calculated at a rate of 17c per kWh. A 10-year period gives a useful indication of the long-term differences between high and low energy use – and you should be able to expect your fridge to last at least this long.

**TABLE NOTES**

# Newly tested models.
Rev Reversible door.
na Not applicable – doors are side-by-side.
(A) We generally test the basic white version of a model. Fridges with this footnote are available in other styles and finishes. Some can also be built into cabinets with a door kit that matches your kitchen cupboards.
(B) New crisper and/or freezer bins have been added since our test, which may slightly affect their scores.
(C) Discontinued, but may still be available in some stores.
(D) This chiller was too warm in our tests for optimal storage of highly perishable foods.
(E) The fresh-food compartment has French doors.

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

**STORY** CHRIS RUGGLES

# Added dysfunctions

The key to these compact cameras is to keep things simple.

**NUTSHELL**

>> Not all clever functions on compact cameras work well – good basic functions are still important.
>> It's possible to find a good compact camera at a reasonable price.

Compact digital cameras should be light, simple to use, responsive and produce colours that are close to reality. The top performers in CHOICE's latest test manage all this, and some have some additional features that will make taking pictures a pleasure. However, not all features live up to their promise.

We had a careful look at smile detection, a feature designed to activate the shutter when the subject smiles. On a number of cameras it works only occasionally and in specific conditions. Relying on this technology to provide loads of photos full of happy, smiling faces may be frustrating; you're better off looking for a camera with a fast shutter response and sticking with the tried and true method of getting your subject to say "cheese". >

## WHAT TO BUY

### 66% Canon Digital Ixus 980 IS

**PRICE** $599

**GOOD POINTS**

- Second-highest image quality score.
- Good flash score.
- Versatile camera.
- Comparatively fast shutter response times.
- Manual exposure and focus controls.

**BAD POINTS**

- Inaccurate and unclear viewfinder.
- Maximum ISO setting 3200 only available with resolution reduced to two megapixels.

### 66% Panasonic Lumix DMC-LX3

**PRICE** $749

**GOOD POINTS**

- Very good flash score.
- Wide angle lens (24mm).
- Very little vignetting in telephoto mode.
- Fast in continuous mode.
- Manual exposure and focus controls.
- Optional optical viewfinder.
- Component TV connection available via optional cable.

**BAD POINTS**

- Maximum ISO 6400 setting available only in "scene / high sensitivity" mode.
- Comparatively limited zoom range.
- Long shutter delay.

### 64% Canon PowerShot A2000 IS

**PRICE** $329

**GOOD POINTS**

- Comparatively inexpensive.
- Long zoom (36mm-216mm).
- Can use standard or rechargeable AA batteries.

**BAD POINTS**

- Maximum ISO setting 3200 only available with resolution reduced to two megapixels.
- Poor low light resolution and performance.
- Difficult to focus manually.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

## ABOUT THE REST

Of the cameras that don't make it into our What to Buy list, the **Nikon Coolpix P6000, Canon PowerShot E1** and **Samsung PL60** have relatively high image quality scores (63%, 61% and 60% respectively). The Canon and Nikon are let down by their inaccurate viewfinders, and the Canon's monitor could be clearer. The Samsung has a reasonably accurate monitor, but it's difficult to use in bright light. The Nikon has a GPS function so you can locate where you took your photos but, along with the Samsung, its long shutter delay will make it hard to catch anything spontaneous.

There are many other cameras in the test that could suit some purposes. The table on page 46 gives you a starting point, and more detailed test information for all these cameras and more can be found at www.choice.com.au/photography.

Some of the following compact cameras, which did not make it into the table, are quite cheap and could be a first camera.

| Brand/model | Price |
|---|---|
| **Ricoh** Caplio GX200 | $799 |
| **Samsung** ES55 | $189 |
| **Nikon** Coolpix S220 | $279 |
| **Kodak** EasyShare M340 | $249 |
| **Pentax** Optio P70 | $349 |
| **Nikon** Coolpix L20 | $279 |
| **Fujifilm** FinePix Z33WP | $349 |
| **Nikon** Coolpix S60 | $549 |
| **Sony** Cyber-shot DSC-S950 | $249 |
| **Sanyo** Xacti VPC-S870EX | $149 |
| **Olympus** FE-45 | $149 |

If you're looking for a more fully featured camera to replace an SLR, the following bridge cameras are also online at www.choice.com.au/photography (click on "Compact digital cameras review and compare"). They're listed below in rank order according to their overall score.

| Brand/model | Price | Overall score |
|---|---|---|
| **Sony** Cyber-shot DSC-HX1 | $1099 | 69% |
| **Canon** PowerShot G10 | $749 | 70% |
| **Canon** PowerShot SX10 IS | $649 | 70% |
| **Canon** PowerShot SX1 IS | $899 | 66% |
| **Olympus** SP-590UZ | $699 | 64% |
| **Canon** PowerShot SX200 IS | $649 | 63% |
| **Nikon** Coolpix P90 | $799 | 62% |
| **Pentax** X70 | $599 | 50% |

## 64% Ricoh CX1

**PRICE** $599

### GOOD POINTS

- Long zoom (28mm-200mm).
- Very little vignetting in telephoto mode.
- Not much distortion on the LCD monitor.
- Good macro performance.
- Fast in continuous mode.
- Has a high dynamic range (HDR) feature to help with scenes that have a mixture of very bright and dark areas (useful if both the camera and scene are static).

### BAD POINTS

- Poor movie quality score.

## 64% Sony Cyber-shot DSC-H20

**PRICE** $599

### GOOD POINTS

- Relatively long zoom (38mm-380mm).
- Fast in continuous mode.
- Component TV connection available via optional cable.
- Very little vignetting in wide and telephoto mode.
- Little shutter delay.

### BAD POINTS

- Difficult to focus manually.
- Can record movies at 30fps, 1280 x 720 resolution, but has a poor movie quality score.

## WHAT TO LOOK FOR

For a comprehensive guide to what look for when buying a compact digital camera, see Pocket Rockets, page 46, *CHOICE*, April 2009, or go to www.choice.com.au/camera.

## CAMERA CONTACTS

**Canon**
www.canon.com.au
**Fujifilm**
www.fujifilm.com.au
**Kodak**
www.kodak.com.au
**Nikon**
www.nikon.com.au
**Olympus**
www.olympus.com.au
**Panasonic**
www.panasonic.com.au
**Pentax**
www.crkennedy.com.au
**Ricoh**
www.tasco.com.au
**Samsung**
www.samsung.com.au
**Sony**
www.sony.com.au

| PRODUCT | PERFORMANCE | | | | | | | | FEATURES | | | SPECIFICATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Image quality score (%) | Ease of use score (%) | Versatility score (%) | Viewfinder / monitor score (%) | Battery life score (%) | Flash score (%) | Movie quality score (%) | Manual shutter / aperture | Image stabilisation | Viewfinder | Effective resolution (megapixel) | Zoom range (35mm equivalent) | Memory type |
| **Canon** Digital Ixus 980 IS | 66 | 62 | 65 | 73 | 37 | 100 | 72 | 63 | ✓/✓ | Optical | Optical | 14.6 | 36 - 133 | SDH |
| **Panasonic** Lumix DMC-LX3 | 66 | 54 | 61 | 73 | 60 | 100 | 82 | 66 | ✓/✓ | Optical | (A) | 10.0 | 24 - 60 | SDH |
| **Canon** PowerShot A2000 IS | 64 | 59 | 60 | 66 | 52 | 100 | 64 | 54 | -/- | Optical | | 10.0 | 36 - 216 | SDH |
| **Ricoh** CX1 | 64 | 55 | 68 | 57 | 59 | 100 | 69 | 35 | -/- | Mechanical | | 9.0 | 28 - 200 | SDH |
| **Sony** Cyber-shot DSC-H20 | 64 | 60 | 65 | 54 | 50 | 100 | 74 | 48 | ✓/✓ | Optical | | 10.0 | 38 - 380 | MS- |
| **Canon** Digital Ixus 110 IS | 63 | 59 | 63 | 49 | 54 | 100 | 62 | 64 | -/- | Optical | | 12.0 | 28 - 112 | SDH |
| **Canon** Digital Ixus 990 IS | 63 | 55 | 67 | 50 | 64 | 100 | 59 | 58 | -/- | Optical | | 12.0 | 37 - 185 | SDH |
| **Canon** PowerShot D10 | 63 | 57 | 63 | 59 | 59 | 100 | 55 | 38 | -/- | Optical | | 12.0 | 35 - 105 | SDH |
| **Nikon** Coolpix P6000 | 63 | 63 | 56 | 75 | 39 | 99 | 65 | 49 | ✓/✓ | Optical | Optical | 13.4 | 28 - 112 | SDH |
| **Canon** PowerShot E1 | 61 | 61 | 60 | 61 | 33 | 100 | 60 | 63 | -/- | Optical | Optical | 10.0 | 35 - 140 | SDH |
| **Canon** PowerShot SX110 IS | 61 | 56 | 62 | 68 | 57 | 67 | 70 | 53 | ✓/✓ | Optical | | 9.0 | 36 - 360 | SDH |
| **Panasonic** Lumix DMC-FT1 | 61 | 53 | 65 | 57 | 46 | 100 | 60 | 62 | -/- | Optical | | 12.0 | 28 - 128 | SDH |
| **Panasonic** Lumix DMC-TZ7 | 60 | 58 | 58 | 57 | 46 | 92 | 58 | 62 | -/- | Optical | | 10.0 | 25 - 300 | SDH |
| **Samsung** WB500 | 60 | 54 | 59 | 59 | 50 | 90 | 64 | 47 | ✓/✓ | Optical | | 10.0 | 24 - 240 | SDH |
| **Canon** Digital Ixus 95 IS | 59 | 56 | 63 | 53 | 38 | 100 | 50 | 59 | -/- | Optical | Optical | 10.0 | 35 - 105 | SDH |
| **Canon** Digital Ixus 100 IS | 59 | 57 | 62 | 54 | 34 | 100 | 52 | 62 | -/- | Optical | Optical | 12.0 | 33 - 100 | SDH |
| **Sony** Cyber-shot DSC-W290 | 59 | 55 | 62 | 46 | 50 | 98 | 55 | 59 | -/- | Optical | | 12.0 | 28 - 140 | MS-D |
| **Canon** PowerShot A480 | 58 | 53 | 63 | 48 | 41 | 100 | 58 | 50 | -/- | | | 10.0 | 37 - 122 | SDHC |
| **Nikon** Coolpix S610 | 58 | 52 | 60 | 51 | 51 | 100 | 56 | 32 | -/- | Optical | | 10.0 | 28 - 112 | SDHC |
| **Nikon** Coolpix S620 | 58 | 51 | 59 | 48 | 52 | 100 | 61 | 42 | -/- | Mechanical | | 12.0 | 28 - 112 | SDHC |
| **Olympus** µ-9000 | 58 | 53 | 54 | 42 | 56 | 100 | 71 | 38 | -/- | Mechanical | | 11.8 | 28 - 280 | xD |
| **Panasonic** Lumix DMC-FS15 | 58 | 57 | 53 | 43 | 48 | 100 | 59 | 57 | -/- | Optical | | 12.0 | 29 - 145 | SDHC |
| **Fujifilm** FinePix F200EXR | 57 | 51 | 56 | 50 | 50 | 100 | 62 | 26 | -/✓ | Mechanical | | 12.0 | 28 - 140 | SDHC |
| **Nikon** Coolpix S630 | 57 | 54 | 53 | 48 | 52 | 100 | 61 | 36 | -/- | Mechanical | | 12.0 | 37 - 260 | SDHC |
| **Olympus** µ TOUGH-6000 | 57 | 55 | 44 | 45 | 62 | 100 | 63 | 48 | -/- | Mechanical | | 10.0 | 28 - 102 | xD |
| **Samsung** L201 | 57 | 54 | 53 | 44 | 43 | 100 | 71 | 31 | ✓/✓ | | | 10.0 | 35 - 105 | SDHC |
| **Nikon** Coolpix S710 | 56 | 56 | 51 | 53 | 46 | 100 | 52 | 28 | ✓/✓ | Optical | | 14.2 | 28 - 101 | SDHC |
| **Olympus** FE-370 | 56 | 50 | 54 | 37 | 51 | 100 | 69 | 37 | -/- | Mechanical | | 8.0 | 36 - 180 | xD |
| **Olympus** µ 1040 | 56 | 53 | 53 | 47 | 48 | 85 | 63 | 47 | -/- | | | 10.0 | 38 - 114 | xD |
| **Panasonic** Lumix DMC-FX38 | 56 | 55 | 45 | 48 | 46 | 100 | 59 | 59 | -/- | Optical | | 10.0 | 25 - 125 | SDHC |
| **Pentax** Optio M60 | 56 | 56 | 56 | 54 | 41 | 73 | 63 | 37 | -/- | | | 10.0 | 36 - 180 | SD Ca |
| **Samsung** NV100HD | 56 | 55 | 56 | 50 | 52 | 59 | 76 | 46 | ✓/✓ | Optical | | 14.4 | 28 - 102 | SDHC |
| **Sony** Cyber-shot DSC-T90 | 56 | 57 | 62 | 49 | 50 | 47 | 61 | 50 | -/- | Optical | | 12.0 | 35 - 140 | MS-D |
| **Fujifilm** FinePix F60fd | 55 | 59 | 55 | 51 | 43 | 68 | 50 | 40 | ✓/✓ | Mechanical | | 12.0 | 35 - 105 | SDHC |
| **Olympus** µ TOUGH-8000 | 55 | 47 | 52 | 39 | 62 | 100 | 67 | 30 | -/- | Mechanical | | 11.8 | 28 - 102 | xD |
| **Samsung** PL60 | 55 | 60 | 51 | 42 | 40 | 84 | 65 | 38 | -/- | Optical | | 10.0 | 35 - 175 | SDHC |

**USING THE TABLE** **Scores** The overall score is made up of: Image quality: 30% Ease of use: 25% Versatility: 12% Viewfinder/monitor: 12% Battery life: 10% Flash: 8% Movie quality: 3%. **Effective resolution** This calculation is based on the maximum number of pixels the camera uses to create an image. **Zoom range** A 35mm equivalent figure indicates a range comparable to a 35mm film-based came **Memory type** xD: xD card. SDHC: Secure Digital High Capacity card is an extension of the SD card format with a larger capacity up to 32GB, and looks exactly the same as an SD card. MS-Duo: Memory Stick **Batteries** Li-ion batteries are rechargeable. None of the cameras that take Li-ion batteries can also use normal alkaline batteries. Those specifying "AA" can use alkaline, lithium or rechargeable AA batte **Shutter delay** The time it takes from the moment the shutter button is pressed to the moment the picture is taken. A time is included to indicate the delay when focusing on a subject at close range (1m)

| | Monitor size (mm, W x H) | Shutter delay for 1m / 10m (sec) | Start-up time (sec) | Delay between continuous shots (sec) | ISO (light sensitivity) | Dimensions (cm, W x H x D)* | Weight (g)** | Price ($) |
|---|---|---|---|---|---|---|---|---|
| Li-ion | 50 x 37 | 0.4 / 0.5 | 2.19 | 0.67 | 80 - 1600 | 10 x 6.5 x 3 | 185 | 599 |
| Li-ion | 62 x 41 | 0.8 / 0.7 | 4.02 | 0.51 | 80 - 3200 | 12 x 6.5 x 5 | 278 | 749 |
| AA | 60 x 45 | 0.5 / 0.5 | 2.27 | 0.7 | 80 - 1600 | 10.5 x 6.5 x 3.5 | 251 | 329 |
| Li-ion | 60 x 45 | 0.6 / 0.5 | 2.54 | 0.24 | 80 - 1600 | 10.5 x 6.5 x 3 | 203 | 599 |
| Li-ion | 60 x 45 | 0.2 / 0.8 | 2.66 | 0.54 | 80 - 3200 | 11 x 7 x 5.5 | 285 | 599 |
| Li-ion | 61 x 35 | 0.4 / 0.3 | 2.27 | 1.04 | 80 - 1600 | 10 x 5.5 x 2.5 | 165 | 499 |
| Li-ion | 60 x 45 | 0.3 / 0.4 | 1.55 | 0.87 | 80 - 1600 | 10 x 6 x 3 | 190 | 649 |
| Li-ion | 50 x 37 | 0.5 / 0.5 | 1.66 | 0.81 | 80 - 1600 | 11 x 7 x 5 | 222 | 599 |
| Li-ion | 54 x 40 | 0.7 / 1 | 2.98 | 1.08 | 64 - 2000 | 11 x 7 x 4.5 | 288 | 799 |
| AA | 50 x 38 | 0.5 / 0.5 | 2.4 | 0.7 | 80 - 1600 | 10.5 x 6.5 x 3.5 | 223 | 249 |
| AA | 60 x 45 | 0.6 / 0.5 | 2.83 | 0.71 | 80 - 1600 | 11 x 7 x 4.5 | 311 | 399 |
| Li-ion | 54 x 40 | 0.4 / 0.4 | 1.16 | 1.5 | 80 - 1600 | 10 x 6.5 x 3 | 186 | 599 |
| Li-ion | 60 x 45 | 0.8 / 0.7 | 2.48 | 0.53 | 80 - 1600 | 11 x 6.5 x 3.5 | 227 | 699 |
| Li-ion | 54 x 40 | 0.4 / 0.4 | 2.39 | 1.48 | 80 - 1600 | 10.5 x 6.5 x 4 | 242 | 529 |
| Li-ion | 50 x 37 | 0.3 / 0.5 | 2.37 | 0.64 | 80 - 1600 | 9 x 6 x 2.2 | 142 | 399 |
| Li-ion | 50 x 37 | 0.3 / 0.4 | 2.11 | 1.03 | 80 - 1600 | 9 x 5.5 x 1.9 | 133 | 449 |
| Li-ion | 61 x 46 | 0.3 / 0.7 | 1.64 | 0.59 | 80 - 3200 | 10 x 6 x 3 | 174 | 479 |
| AA | 50 x 37 | 0.5 / 0.5 | 2.12 | 1.07 | 80 - 1600 | 9.5 x 6.5 x 3.5 | 200 | 199 |
| Li-ion | 60 x 45 | 0.4 / 0.3 | 1.34 | 0.8 | 100 - 3200 | 10 x 6 x 3 | 152 | 499 |
| Li-ion | 54 x 40 | 0.3 / 0.3 | 1.35 | 0.83 | 100 - 6400 | 9.5 x 5.5 x 2.5 | 142 | 579 |
| Li-ion | 54 x 40 | 0.6 / 0.5 | 2.91 | 0.93 | 64 - 1600 | 10 x 6.5 x 3 | 204 | 499 |
| Li-ion | 54 x 40 | 0.9 / 1 | 2.25 | 0.71 | 80 - 1600 | 10 x 6 x 2.3 | 140 | 399 |
| Li-ion | 60 x 45 | 0.4 / 0.5 | 2.92 | 1.92 | 100 - 1600 | 10 x 6.5 x 3 | 197 | 549 |
| Li-ion | 54 x 40 | 0.5 / 0.7 | 3.05 | 2.12 | 64 - 1600 | 10 x 6.5 x 3 | 163 | 499 |
| Li-ion | 54 x 40 | 1 / 1 | 4.26 | 1.59 | 50 - 1600 | 9.5 x 6.5 x 2.5 | 171 | 499 |
| Li-ion | 54 x 40 | 0.6 / 0.5 | 3.06 | 0.85 | 80 - 1600 | 9 x 6 x 2.2 | 131 | 199 |
| Li-ion | 60 x 45 | 0.5 / 1 | 4.19 | 0.65 | 100 - 3200 | 9.5 x 6 x 3 | 184 | 599 |
| Li-ion | 54 x 40 | 0.8 / 0.2 | 2.63 | na | 64 - 1600 | 10 x 6 x 2.5 | 146 | 249 |
| Li-ion | 54 x 40 | 0.8 / 0.4 | 2.14 | 0.1 | 50 - 1600 | 9 x 6 x 2 | 123 | 299 |
| Li-ion | 50 x 37 | 0.7 / 1.1 | 3.11 | 0.51 | 100 - 1600 | 9.5 x 5.5 x 2.4 | 147 | 549 |
| Li-ion | 50 x 37 | 0.3 / 0.3 | 3.71 | 1.8 | 64 - 1600 | 10 x 5.5 x 2.5 | 129 | 299 |
| Li-ion | 61 x 46 | 0.2 / 0.5 | 1.91 | 1.34 | 80 - 1600 | 10 x 6 x 3 | 163 | 549 |
| Li-ion | 65 x 37 | 0.2 / 0.6 | 2.31 | 0.58 | 80 - 3200 | 9.5 x 6 x 1.7 | 154 | 549 |
| Li-ion | 60 x 45 | 0.5 / 0.5 | 2.68 | 2.73 | 100 - 1600 | 9.5 x 6 x 3 | 184 | 399 |
| Li-ion | 54 x 40 | 0.7 / 0.8 | 3.31 | 0.96 | 64 - 1600 | 10 x 6.5 x 3 | 202 | 599 |
| Li-ion | 54 x 40 | 0.5 / 0.9 | 2.63 | 1.53 | 80 - 3200 | 9.5 x 6 x 3 | 162 | 299 |

dium range (10m). **Start-up time** The time delay between turning on the camera and being ready to take a photo. **lay between continuous shots** measures the time taken from the shutter release on one shot to the shutter release another in continuous shooting mode. **Price** Recommended retail, as of August 2009. **TABLE NOTES** * Includes all truding parts when the camera is switched off. ** Includes batteries, memory cards and neck strap if supplied. na Not plicable (no continuous mode available). (A) Optical optional.

## HOW WE TEST

Camera testing is a complicated and expensive process. To help with the high cost, CHOICE shares the results with a number of consumer organisations around the world. All the tests and procedures described here are carried out or overseen by professional testers in consumer laboratories in Europe. There are seven basic categories we use to create each assessment. We also gather information on extra features and perform some other tests, but the following descriptions are of the basic tests that make up the scores found in the table.

**Image quality** Our testers report on colour reproduction, distortion, focus, resolution and vignetting in both normal and difficult lighting situations (indoors and outdoors).

**Ease of use** Our testers score the manuals; clarity and accuracy of the viewfinder and LCD monitor; camera and menu settings; ease of manual and autofocus; access to the battery and how much information is supplied about battery charge, as well as sensitivity of the shutter button. They also measure the camera's shutter delay and the delays when turning on, between images and in continuous mode.

**Versatility** assesses how the camera performs in a variety of circumstances. Our testers calculate the real resolution of the largest image, plus the lens' aperture and zoom range, ISO range, maximum and minimum shutter speed, number of image quality settings, white balance and exposure settings, type and adjustment of the monitor and viewfinder, deleting options, flash types and connections, battery type and charging options, focusing and macro options, and audio and video connections and options.

**Viewfinder/monitor** Our testers assess clarity and measure the amount of distortion and inaccuracy between what's seen in the viewfinder and/or monitor and what's in the image.

**Battery life** Using a cycle that includes turning the camera on and off, zooming, taking an image with and without flash and playing back and deleting an image, our testers assess how long the battery will last on a full charge.

**Flash** Our testers check the flash's ability to produce enough light and even illumination at one, three and five metres.

**Movie quality** is assessed by a panel of testers. They watch three movies recorded in the highest quality mode and displayed via the camera's AV output on a high quality TV monitor.

STORY MARTHA PSIROUKIS

# A 'whizz' in the kitchen

With food processors, price is – for once – an indicator of quality.

**NUTSHELL**

>>On test: 10 food processors priced between $40 and $649.
>>Get the most out of a food processor by preparing in bulk.

A food processor can slice, dice, chop, shred, grate, zest, mash, purée, mix, knead, grind and emulsify. And while it's true that all these things can be done with a chopping board and knife or a grater, hand whisk and so on, processors are much quicker. Furthermore, most on test have a large capacity, so bulk preparation is the key – process extra and freeze for later.

With food processors, CHOICE found price does matter. The more expensive models outperformed the cheapies to stake their claim at the top of the table (below), with three of the most expensive making up our What to Buy list. They have fairly large capacities and so are ideal for bulk preparation, but we've also listed a mini-processor option if preparing in bulk is not your priority.

Unfortunately, we cannot recommend the cheapest processor on test. In fact, it was so bad it tried to process itself, twice; see Cheap and Weak, opposite. >

## WHAT TO BUY

| | | |
|---|---|---|
| **MAGIMIX** Compact White 3200 | BEST BUY | $575 |
| **BREVILLE** Kitchen Wizz BFP650 | | $340 |
| **CUISINART** MP-14NA | | $649 |
| **MINI PROCESSOR** | | |
| **SUNBEAM** Oskar Mini LC3200 | BEST BUY | $100 |

| PRODUCT | PERFORMANCE | | | FEATURES | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score | Performance score (%) | Ease of use score (%) | Number of blades | Blade / attachment storage | Dishwasher-safe accessories | Cord storage | Double-feed chute | Processing blade | Dough blade | Fine-slicing blade | Coarse-slicing blade | Fine-grating / zesting blade | Fine shredding | |
| **Magimix** Compact White 3200 | 88 | 93 | 80 | 7 | Box for discs | (C) | | | ✓ | ✓(F) | ✓ | ✓ | | ✓ | |
| **Breville** Kitchen Wizz BFP650 | 81 | 88 | 70 | 7 | Box for discs | (D) | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | ✓ | |
| **Cuisinart** MP-14NA | 81 | 91 | 67 | 5 | (B) | (D) | ✓ | ✓ | ✓ | ✓(F) | | ✓ | | | |
| **Sunbeam** Café Series LC8900 | 78 | 84 | 70 | 7 | Internal drawer | (D) | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | |
| **Sunbeam** Oskar Mini LC3200 | 78 | 78 | 77 | 5 | Internal drawer | (D) | ✓ | | ✓ | | ✓ | ✓ | | ✓ | |
| **Kambrook** Essentials KFP80 | 77 | 81 | 70 | 3 | | | | | ✓ | | ✓ | | ✓ | | |
| **Breville** Wizz Multi BFP250 | 73 | 75 | 70 | 4 | Box for discs | | | ✓ | ✓ | | | ✓ | | ✓ | |
| **Sunbeam** Oskar Professional LC7600S | 73 | 71 | 77 | 7 | Internal drawer | (D) | ✓ | ✓ | ✓ | | ✓ | ✓ | ✓ | ✓ | |
| **Sunbeam** Multi LC6200 | 68 | 68 | 67 | 9 | Drawer / in-bowl | (D) | ✓ | | ✓ | ✓(F) | ✓ | ✓ | ✓ | ✓ | |
| **NOT RECOMMENDED** | | | | | | | | | | | | | | | |
| **Tiffany** FP807 (A) | (A) | (A) | (A) | 4 | In-bowl | (E) | | | ✓ | ✓ | ✓ | | | ✓ | |

**USING THE TABLE** **Score** The overall score is made up of: Performance: 60% Ease of use: 40%. **Features** See What to Look For, above right, for an explanation of these features. **Weight** This is the weigh with the processing blade attached and no other attachments stored on board. **Capacity** We've listed the maximum bowl(s) volume for dry foods; the maximum capacity is less for liquids. **Price** Recommend retail, as of July 2009. **TABLE NOTES** (A) Testing could not be completed – see Cheap and Weak, opposite. (B) Available as an optional extra. (C) Select minimum temperature (<40°C) and avoid the drying cy

## WHAT TO LOOK FOR

**General storage** Consider your storage space and how frequently you use the processor. Some are heavy and may be better left on the bench, particularly if used often. A lighter compact unit is easier to handle if you put it away.

**Rubber feet and a heavy base unit** To provide stability during use and minimise slippage.

**Bowl capacity** Most food processors come with a bowl approximately 1L-3L in capacity. The Magimix comes with three different-sized mixing bowls, which are specific for different functions. The maximum capacity given is for solid foods. The maximum capacity for liquids tends to be less as it can leak through the shaft and lid.

**On-board storage/separate storage box** helps keep all the accessories together and safely stored away. However, most of the units couldn't accommodate all the accessories, which is very frustrating. Only the Magimix has enough storage space for all parts.

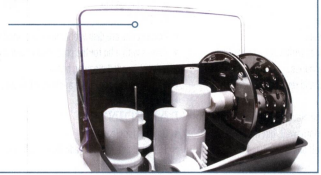
**Dishwasher-safe attachments/bowls** make for easier cleaning. Those that claim to be dishwasher-safe recommend washing in the top basket only, and generally at low temperatures.

**Cord storage** helps when storing the processor and keeping the benchtop or cupboard tidy.

**Double feed chute** This is a standard chute with a smaller chute insert that allows smaller/thinner foods to be guided into the food processor with better control when slicing or shredding.

**Reversible blades** usually have a grating blade on one side and slicing blade on the other, which means fewer items to store.

**Pulse function** gives a short burst of power that can help redistribute the load or mixture and improve uniformity. All models on test have this feature.



choice shopper

For the best deal on goods over $100, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

## ECIFICATIONS

| | Weight (kg) | Maximum Bowl(s) capacity (L) | Dimensions (cm, H x W x D) | Contact | Price ($) |
|---|---|---|---|---|---|
| 0 | 6.7 | 1.2 / 2.2 / 2.6 | 37 x 19 x 25 | cambur.com.au | 575 |
| 00 | 7.6 | 2 | 43 x 20 x 24 | breville.com.au | 340 |
| 0 | 8.6 | 3.5 | 40 x 22 x 28 | cuisinart.com.au | 649 |
| 00 | 8.9 | 2 | 45 x 23 x 30 | sunbeam.com.au | 399 |
| 0 | 1.8 | 0.75 | 37 x 17 x 19 | sunbeam.com.au | 100 |
| 0 | 2.8 | 1 | 30 x 35 x 18 | kambrook.com.au | 80 |
| 0 | 2.6 | 1.2 | 29 x 37 x 18 | breville.com.au | 100 |
| 00 | 7.2 | 2 | 44 x 23 x 30 | sunbeam.com.au | 299 |
| 0 | 4.0 | 1.5 | 33 x 39 x 20 | sunbeam.com.au | 129 |
| | | | | | |
| 0 | 1.9 | 1.4 | 37 x 18 x 24 | gafcontrol.com.au | 40 |

Dishwasher-safe on the top rack only. (E) Cap, lid and jug are dishwasher safe but °C only. (F) Poor result in the test – processing blade does a better job.

## CHEAP AND WEAK

The Tiffany FP807's low price reflects its poor performance. While shredding cheese, the brackets on the shaft that hold the disc in place snapped off. We bought a second processor, which got an excellent score for emulsifying but even though the volume was less than recommended, mayonnaise leaked out into the motor unit. And when we attempted to shred cheese, the brackets snapped off again.

## HOW WE TEST

**Performance** Our tester, Rebecca Gatto, assesses how well the food processors slice carrots and celery, chop breadcrumbs, shred cheese, knead pastry and emulsify mayonnaise. She averages these results.

**Ease of use** She assesses how easy it is to use the controls, read the labels, lock and release the bowls and attachments, store the unit with accessories and clean. She also considers the stability of the unit when in use.

## WHAT TO BUY

### 88% Magimix Compact White 3200

**PRICE** $575

**GOOD POINTS**

- Standout overall performer.
- Excellent for slicing carrots and celery, shredding cheese, kneading shortcrust pastry and emulsifying mayonnaise.
- Very easy to use and clean.
- The only model that comes with a storage box that accommodates all accessories.
- Has a whisk attachment and reversible blades.

**BAD POINTS**

- User's hand can reach the blades through the chute.
- Dough blade doesn't perform well, but the processing blade gives a better result and is used in our scores.
- No cord storage.
- Not really dishwasher safe (<40°C with no drying cycle).

### 81% Breville Kitchen Wizz BFP650

BEST BUY

**PRICE** $340

**GOOD POINTS**

- Excellent for slicing carrots and celery and kneading shortcrust pastry.
- Has cord storage and a storage box for discs.
- Accessories are dishwasher safe (top shelf only).
- Comes with a lid for the processing bowl and a double-ended cleaning brush.
- Has a double feed chute and reversible blades.
- Very stable when in use.

**BAD POINTS**

- Only OK for cleaning.
- The quad processing blade (four blades) is very sharp and can be unsafe.
- User's hand can reach the blades through the chute.
- Extra effort needed to clean stainless steel exterior.

### 81% Cuisinart MP-14NA

**PRICE** $649

**GOOD POINTS**

- Excellent for slicing carrots and celery, chopping breadcrumbs, shredding cheese and kneading shortcrust pastry.
- Three-year warranty and 20 years on the motor.
- Accessories are dishwasher safe (top shelf only).
- Has cord storage, a whisk attachment and double feed chute.
- Very stable when in use.
- It has a safety system that doesn't allow the motor to start unless the chute feed is in place (so the user's hand reaching the blades isn't a safety issue).

**BAD POINTS**

- Only OK for cleaning.
- Most expensive model on test.
- No storage for accessories.
- Comparatively heavy.
- Extra effort needed to clean the stainless steel exterior.
- The dough blade doesn't perform well, but the processing blade gives a better result and is used in our scores.

## ABOUT THE REST

With all these models the user's hand can reach the slicing and shredding discs through the chute. All have a pulse function.

The **Sunbeam Café Series LC8900** is excellent for slicing carrots and celery, and kneading shortcrust pastry. It's very stable when in use and comes with a julienne disc, shaving disc and reversible blades. However, it's only OK for cleaning.

The **Kambrook** is cheap to buy, with excellent results for chopping breadcrumbs and emulsifying mayonnaise. It has reversible blades, but the unit isn't stable and tends to slide.

The **Breville Wizz Multi BFP250** is excellent for slicing celery, but scored only 50% for slicing carrots, isn't stable when in use and tends to slide. Also, it's not dishwasher-safe and all its blades are accessible.

The **Sunbeam Oskar Professional LC7600S** is excellent for slicing carrots and kneading shortcrust pastry, comes with a shaving blade and reversible blades, and is stable when in use. However, it scored poorly for slicing celery.

The **Sunbeam Multi LC6200** is excellent for emulsifying mayonnaise, comes with a chipping blade and whisk attachment and is fairly stable. However, it scored poorly for slicing carrots, and the small crossbar on the control dial is difficult to grip and very stiff to use. The dough blade doesn't perform well, but the processing blade performed better and is used in our scores.

## MINI PROCESSOR

### 78% Sunbeam Oskar Mini LC3200

BEST BUY

**PRICE** $100

**GOOD POINTS**

- Excellent for chopping breadcrumbs, kneading shortcrust pastry and emulsifying mayonnaise.
- Has cord storage and an internal storage drawer for accessories.
- Lightweight and has reversible blades.
- Dishwasher-safe (top shelf only).
- Stable when in use.

**BAD POINTS**

- Scored only 50% for slicing carrots and celery.
- User's hand can reach the slicing and shredding discs through the chute.

**STORY** CHRIS BARNES

# Know the drill

These cordless drills are for the serious DIY enthusiast.

**NUTSHELL**

>> Ten cordless drills priced between $89 and $510.
>> Most of the models on test have merit, but we tell you which are significantly better performers.

A cordless drill is a must-have tool for the dedicated do-it-yourselfer or tradesperson. You'll want one with lots of power and torque for drilling and screwdriving into a range of materials, a battery with plenty of juice, and useful features such as multiple gear and speed settings.

CHOICE put 10 cordless drills through a tough set of tests to find which ones are up to the job. We chose models in the high-end home user or low-end trade category, priced up to $510 with 18V batteries and 13mm chuck size; these models should deliver enough power but still be within budget for a serious DIYer.

When we last tested cordless drills we looked at cheap models up to $50 and found none were very good; they simply didn't have enough grunt for serious DIY jobs. However, as you'd expect, it's a different story with these more expensive drills.

The recommended models in our What to Buy list, below, can tackle heavy duty jobs, and even the cheapest and lowest-scoring model, the Ozito, can manage some heavy duty work. >

## WHAT TO BUY

| | | |
|---|---|---|
| **Bosch** Blue GSR 18V | BEST BUY | $369 |
| **AEG** BSB 18 | | $459 |
| **Ryobi** CLK18/2-001 | | $299 |
| **Dewalt** DC725KA-XE | | $459 |

## ABOUT THE REST

The **Makita** has very good torque and is light and very easy to use, but is let down by poor battery life.

The **Hitachi** is excellent for ease of use, being light and comfortable to hold, but is an ordinary performer compared with the recommended models.

The **Worx** is easy to use and has a multi-position side handle, but like the Hitachi is a comparatively ordinary performer.

The **Bosch Green PSR 18VE** is easy to use, but is let down by its battery life and torque. However, our tester rates this as probably the best all-rounder for a typical home user, citing its build quality, comfort and reasonable performance for its price. The Bosch Green product line is intended for DIY use; the Blue line is for trade use.

Our panellists had mixed opinions about the **Black & Decker's** ease of use; two liked it, one thought it OK and one thought it was very poor. It's fairly bulky and heavy and has poor battery life, and our tester found the clutch mechanism didn't work as expected; it didn't slip at all in screwdriving mode (when it should slip), but did slip in drilling mode (when it shouldn't). The manufacturer said it has had very few quality issues with this drill.

The **Ozito** is lightweight and OK for ease of use, but has the worst battery life and torque of all the models on test. Its charger is slow, it has no status indicator light, and is tedious to attach to the battery. However, the Ozito is significantly cheaper than all the other models and for occasional basic drilling jobs it would probably suit many home users.

### BRANDS NOT TESTED

We also looked for **Hilti**, **Metabo** and **Panasonic** drills but they were either outside our target price range, not easily available or undergoing changes to their product line.

**CHOICE ONLINE**

For safety tips and other drilling advice, go to **www.choice.com.au/drills**.

**A range of gears and clutch settings will help you get best results for different tasks.**

## WHAT TO BUY

### 79% Bosch Blue GSR 18V

**PRICE** $369

**GOOD POINTS**

- Very good torque.
- Good battery life.
- Good overall performance.
- Very good ease of use.

**BAD POINTS**

- None to mention.

### 78% AEG BSB 18

**PRICE** $459

**GOOD POINTS**

- Excellent torque.
- Very good overall performance.
- Good ease of use.
- Drill/hammer/driver lever accessible from both sides (good for left-handers).
- Side handle.
- Work light.

**BAD POINTS**

- Comparatively heavy.

### 76% Ryobi CLK18/2-001

**PRICE** $299

**GOOD POINTS**

- Excellent battery life.
- Good overall performance.
- Good ease of use.
- Spirit level.
- Magnetic holder (for screws etc) on base of drill.
- Torch supplied as accessory.

**BAD POINTS**

- Stiff gear selector.
- Soft carry bag rather than hard carry case.

| PRODUCT | PERFORMANCE | | | | | FEATURES | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Performance score (%) | Battery score (%) | Torque score (%) | Ease of use score (%) | Hammer | Side handle | Work light | Number of gear ranges | Maximum speed in each range (rpm) | Clutch settings | Driver bit storage slots | Battery type |
| **Bosch** Blue GSR 18V (A) | 79 | 76 | 72 | 80 | 85 | | | | 2 | 450, 1450 | 20 | 1 | Ni-C |
| **AEG** BSB 18 | 78 | 82 | 69 | 95 | 70 | ✓ | ✓ | ✓ | 2 | 450, 1600 | 24 | 1 | Ni-C |
| **Ryobi** CLK18/2-001 (B) | 76 | 77 | 93 | 60 | 75 | | | | 2 | 440, 1600 | 23 | 1 | Li-io |
| **Dewalt** DC725KA-XE | 75 | 71 | 53 | 88 | 85 | ✓ | | ✓ | 2 | 500, 1700 | 17 | 1 | Ni-C |
| **Makita** BHP452SHE | 68 | 60 | 32 | 87 | 85 | ✓ | | ✓ | 2 | 400, 1500 | 16 | 0 | Li-io |
| **Hitachi** DS18DFL | 65 | 54 | 46 | 61 | 90 | | | | 2 | 400, 1200 | 22 | 2 | Li-io |
| **Worx** WX165 | 60 | 53 | 43 | 62 | 75 | | ✓ | ✓ | 2 | 350, 1300 | 23 | 0 | Ni-C |
| **Bosch** Green PSR 18VE | 55 | 47 | 36 | 58 | 75 | | | ✓ | 2 | 400, 1250 | 25 | 1 | Ni-C |
| **Black & Decker** FS188F4-XE Firestorm | 52 | 49 | 38 | 60 | 60 | ✓ | ✓ | | 3 | 420, 1300, 2000 | 22 | 2 | Ni-C |
| **Ozito** OZCD18V2A | 43 | 33 | 26 | 40 | 65 | ✓ | | ✓ | 2 | 350, 1100 | 19 | 2 | Ni-C |

**USING THE TABLE Overall score** is made up of: Performance: 70%. Ease of use: 30%. Performance score consists of: Battery life: 50%. Torque: 50%. Ease of use consists of the following, equally weighted: comfort, balance, operating the controls. **Price** Recommended retail, as of July 2009. Shop around, as we paid considerably less for some models. **TABLE NOTES** ns Not stated. (A) Discontinued, but may still be available in some shops. Replaced by GSR18V-LI model with Li-ion battery. (B) Model number CLK18/2-001 refers

## 75% Dewalt DC725KA-XE

**PRICE** $459

### GOOD POINTS

- Very good torque.
- Good overall performance.
- Very good ease of use.
- Drill/hammer/driver lever accessible from both sides (good for left-handers).
- Work light.

### BAD POINTS

- Battery life not as good as the other recommended models, although still better than the rest.

| Battery capacity (Ah) | Contact | Price ($) |
|---|---|---|
| 2 | bosch.com.au | 369 |
| 2 | 1300 361 505 | 459 |
| 2.4 | ryobi.com.au | 299 |
| ns | dewalt.com.au | 459 |
| 1.5 | makita.com.au | 510 |
| 1.5 | hitachi-powertools.com.au | 349 |
| 1.5 | worxtools.com | 229 |
| 1.5 | bosch.com.au | 229 |
| ns | blackanddecker.com.au | 210 |
| 1.3 | ozito.com.au | 89 |

kit, including drill, charger and torch; the drill's model r is LDD1802. Replaced in August 2009 by new model 022D with more compact battery pack.

## WHAT TO LOOK FOR

**Chuck** All the models on test have 13mm chucks, allowing the use of larger drill bits. Smaller and cheaper drills often have 10mm chucks, which is still enough for most basic drilling/driving tasks. All the models have keyless chucks, so their chucks can be loosened and tightened by hand.

**Reversible** This is essential for removing screws. The rotation button should be reachable with your thumb or forefinger without changing your grip.

**Hammer** This setting rocks the bit in and out to help when drilling into masonry. See the table for the drills with this feature.

**Trigger/speed control** should be easy to operate and give good variable control. Good control at low speed is particularly important when trying to start a screw.

**Multiple gears** A range of gears will help you get the best results for different tasks. Low gear is for slow, powerful drilling, such as through steel or driving screws. High gear is for fast drilling, such as with small diameter bits or when hammer drilling. The Black & Decker has three gears; its highest gear is for hammer drilling.

**Clutch or torque selector** This stops you overdriving or snapping a screw; the clutch should slip when the torque on the screw gets too high, thus stopping the drill head from turning. The clutch needs to be set according the depth and size of the screw, so a wide range of clutch settings is useful.

**Comfortable handle** The drill should feel comfortable and well-balanced. Large, squarish handles made from hard plastic tend to be uncomfortable.

A **side handle** is useful for steadying the drill during tough drilling jobs such as into masonry.

**Work light** These are built into the body of the drill, usually around the collar or in front of the trigger, and are handy for lighting up the work surface as you drill.

**Battery** A second battery charging up while you work is very handy for those times when the drill runs out of power halfway through a job. Most of the models on test have nickel-cadmium batteries (Ni-Cd), which work well for power tools but need to be disposed of correctly at the end of their life, as cadmium is a toxic heavy metal. Some of the drills have lithium-ion (Li-ion) batteries, which pose less environmental risk, can deliver as much or more power, and are claimed to charge faster and last longer.

## HOW WE TEST

**Battery life** Our tester, Josh Giumelli from the Kondinin Group, conditions each battery by fully charging and discharging it three times. He then fits each drill with a new 13mm spade bit and drills holes at slow speed through 50mm-thick dry jarrah timber, counting the number of holes achieved with one battery charge. Dry jarrah is very hard so this is a tough test. The battery is recharged and the test repeated on high speed. Then, after another recharge, he counts the number of 50mm tek screws (self-drilling screws that need no pilot hole) he can drive into 100mm dry jarrah.

**Torque** Each drill is mounted in a dynamometer to measure its stall torque. This is the rotational force at which the drill stops turning; the higher the torque the better.

**Ease of use** Four users, including a female left-hander, score the drills for comfort and balance while drilling holes and driving screws, both horizontally and vertically. They also assess the controls. ■

STORY DENIS GALLAGHER

# Light up the screen

Don't be swayed by the latest tech-speak when shopping for a new TV – just look at the picture.

**NUTSHELL**

>>LED backlighting on an LCD TV does not make it an LED TV.
>>A 117cm TV is ideal for a mid-sized or large room.

Australians are continuing their love affair with flat panel TVs, with two million sold in 2008, up from 1.5 million the previous year. While LCD makes up three-quarters of flat panel TV sales, plasma remains popular for larger screen sizes.

CHOICE tested nine 117cm and one 119cm (the LG 47LH50YD) flat panel TVs and found a lot to like about the picture quality of most. All models on test use LCD technology except the Panasonic, which has a plasma screen.

All the TVs can display up to 1920 x 1080, capable of showing HD in all its 1080p glory. However, as our viewing panel noted, some models stand out from the pack. While poor sound on a TV may not be a major issue if you use a home theatre system, a TV costing several thousand dollars should deliver better audio quality than the clock radio-like performance provided by most of the models CHOICE tests.

## Don't be misLED

Light-emitting diode (LED) is the latest and greatest TV technology buzzword. Our top-performing Samsung UA46B6000 uses LED, but only as a backlight for the LCD screen, albeit with visible improvements in brightness and clarity. So it is still an LCD TV, not an LED TV as has been advertised. A true LED TV, of which there are only a couple of models in production, use the LED to provide both the colour and light, and for now are prohibitively expensive. >

## ABOUT THE REST

The **Samsung LA46B650T1F** rates second best for picture quality and ease of use and has two USB connections for video and photos. However, it is let down by its energy efficiency score.

The **Sony KDL-46W5500** delivers better overall picture quality than the **Toshiba**, but the Toshiba is the only model whose sound our tester rated as adequate.

The **LG** performs adequately across most areas, while the **Panasonic** suffers by comparison when it comes to sound performance and has the worst energy efficiency scores for the models on test. However, the Panasonic plasma panel delivers strong blacks and good detail in the shadow areas, and is the only model with an SD card reader.

The **Sony KDL-46EX1** looks impressive; however, its picture quality falls behind the other Sony models on test and it has the worst tuner performance.

The **TCL** and **Sharp** deliver a similarly uninspiring picture and sound, but the TCL is significantly cheaper than other models on test and may be a budget option.

| PRODUCT | PERFORMANCE | | | |
|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Picture quality score (%) | Sound quality score (%) | Ease of use score (%) |
| **Samsung** UA46B6000 | 68 | 82 | 35 | 60 |
| **Sony** KDL-46WE5 | 67 | 75 | 45 | 60 |
| **Samsung** LA46B650T1F | 65 | 79 | 35 | 64 |
| **Sony** KDL-46W5500 | 64 | 74 | 40 | 60 |
| **Toshiba** 46XV550A | 64 | 68 | 55 | 58 |
| **LG** 47LH50YD | 63 | 65 | 50 | 63 |
| **Panasonic** TH-P46G10A | 59 | 69 | 35 | 63 |
| **Sony** KDL-46EX1 | 59 | 64 | 40 | 65 |
| **TCL** L46E9ADF | 58 | 61 | 35 | 56 |
| **Sharp** LC-46D77X | 54 | 57 | 30 | 52 |

**USING THE TABLE Scores** The overall score is made up of: Picture quality: 35% Sou quality: 20% Ease of use: 20% Energy: 15% Digital tuner performance: 10% **Running costs** Based on 10 hours in use and 14 hours' standby at 17c per kWh.

## WHAT TO BUY

### 68% Samsung UA46B6000

**PRICE** $3699

**GOOD POINTS**

- Good remote control.
- USB connection to watch video and still images direct from a camera or USB drive.
- Best image quality on test, with images that exhibit an almost 3D quality.
- Excellent power efficencies when in use and in standby.

**BAD POINTS**

- Analog video inputs use uncommon connectors (not RCA but adapters are provided).
- No headphone socket.

### 67% Sony KDL-46WE5

**PRICE** $3799

**GOOD POINTS**

- Good remote control.
- Option to connect to home network through Ethernet connection.
- USB connection to watch video and still images direct from some cameras.
- Presence sensor can put TV into standby mode when no one is in the room.

**BAD POINTS**

- Headphone socket is not readily accessible from the front.

## RECYCLE

In contrast to the ever-increasing sales of flat panel TVs, with 1.5 million LCD and half a million plasma TVs finding new homes last year, about 1.5 million cathode ray tube (CRT) TVs (most of which are probably in perfect working order) will be dumped into landfill, with less than 1% recycled. This figure is set to get even worse, with the digital TV rollout leading up to the switching off of analog TV in 2013. For more on how to recycle your CRT TV, see Consumer News, *CHOICE*, August 2009, page 6.

| | FEATURES | | | | | SPECIFICATIONS | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| score (%) | Display type | HDMI inputs at front | HDMI inputs at rear | USB ports | Ethernet connection | Number of energy stars based on CHOICE test | Energy consumption when in use (W, measured) | Running costs (per year) | Weight without stand (kg) | Dimensions (cm, H x W x D)* | Contact | Price ($) |
| | LCD | | 4 | 1 | | 6.0 | 106 | 33 | 17.6 | 77 x 111.5 x 27.5 | www.samsung.com.au | 3699 |
| | LCD | | 4 | 1 | 1 | 5.0 | 123 | 38 | 23.2 | 78 x 112 x 33 | www.sony.com.au | 3799 |
| | LCD | | 4 | 2 | 1 | 3.5 | 177 | 55 | 20.0 | 79.5 x 112.5 x 28 | www.samsung.com.au | 2899 |
| | LCD | | 4 | 1 | 1 | 3.5 | 181 | 56 | 22.6 | 77.5 x 112.5 x 33 | www.sony.com.au | 3499 |
| | LCD | 1 | 3 | | | 3.0 | 191 | 60 | 23.4 | 74.5 x 111 x 31 | www.toshiba.com.au | 3629 |
| | LCD | | 4 | 1 | | 3.5 | 191 | 60 | 21.4 | 80 x 117.5 x 33.5 | www.lge.com.au | 3999 |
| | Plasma | 1 | 2 | | | 2.0 | 250 | 78 | 29.0 | 76.5 x 113.5 x 40 | www.panasonic.com.au | 3299 |
| | LCD | 1 | 3 (A) | 1 (A) | | 3.0 | 199 | 64 | 19.0 | 75 x 115.5 x 26 | www.sony.com.au | 4999 |
| | LCD | | 3 | 1 | | 3.5 | 166 | 53 | 23.0 | 80 x 113 x 29 | www.tclelectronics.com.au | 2299 |
| | LCD | 1 | 2 | 1 (B) | | 3.5 | 177 | 55 | 18.5 | 77.5 x 111.5 x 32.5 | www.sharp.net.au | 3799 |

e Recommended retail, as of July 2009. **TABLE NOTES** * Rounded to the next half-centimetre, with the base attached and all protruding parts included. Power cord and connect- ables excluded. (A) These connections are on the separate media receiver component, not the TV itself. (B) For service use.

choice shopper

For the best deal, call CHOICE Shopper, 1300 360 655, with the model name and number, the price you want to beat and your CHOICE personal subscriber number. The full range of models on test may not be available in all states.

< Most LCD TVs on test use a series of cold cathode fluorescent lamps (CCFL) as a backlight, while our second recommended model, the Sony KDL-46WE5, uses a more efficient "hot" CFL. Our viewing panel was impressed with the luminescent quality of the recommended TV displays, as well as the strong colours and detail in the shadow areas.

Considering their screen size, most of the models on test are surprisingly lightweight. Apart from the Panasonic plasma TV at 29kg, all models weigh less than 24kg. At only 17.6kg, the Samsung UA46B6000 uses a mounting system with a single tungsten wire, allowing it to be hung on a wall just like a framed picture.

## Wireless entertainment

The most expensive model on test, the Sony KDL-46EX1, has a media box with multiple media connections that sends an audio-visual signal wirelessly to the TV screen. This enables the TV to be mounted on a wall without any unsightly wires to detract from the attractive white-framed screen. While we did not test its claimed 20m range, there were no problems when the box was placed a few metres away, so it could sit out of sight in a cupboard or even in a nearby room. However, the picture quality and HD tuner reception are better on the less expensive Sony models. ■

## HOW WE TEST

**Picture quality** Our tester, Scott O'Keefe, sets up all 10 models close together and adjusts the controls to get the best picture quality. He keeps the room lighting low and the sound muted, and three experts watch a variety of footage. They rate each model out of 10 using the following criteria.

- They check how well each TV produces accurate colour.
- Using test patterns from a high-quality DVD player they measure if any of the picture is cut off at the edges and check for distortions.
- They check the screen's ability to produce images without colour banding, jerkiness, blurring, vibration and colours bleeding in high contrast or intensely saturated parts of the image. They also check there are no trails behind fast-moving objects.

**Sound quality** Our tester checks for rattles, hums, hisses or distortion, and judges how well the high and low frequencies reproduce.
**Ease of use** Using the remote control, panel controls and onscreen display, our tester performs common tasks looking for logical menus, buttons and controls that are easily identified and don't interfere with other keys.
**Energy score** Our tester uses a power meter to measure the power consumed by the TV when in use and on standby (the latter is not scored). Our Energy Star test is based on the model we test only.
**HD digital tuner** Our labs check the reception performance in areas with a good quality signal, where it is less than ideal and where it may be affected by a plane overhead or appliance nearby.

## WHAT TO LOOK FOR

**Built-in digital tuner** All the TVs on test have HD tuners. See the table, page 55, for their scores.
**On-screen menus** should be easy to read and understand without resorting to the manual.
**Controls** The remote control should be easy to read, with large, well-spaced buttons and clear labels. If you're likely to lose the remote, choose a TV with easily accessible controls on the TV itself.
**Wall-mountable** All models in this test can be mounted on a wall, however, none come with mounts, so you have to buy a separate kit. The top-scoring Samsung can be mounted using a single tungsten wire.
**Input connections** Check those on the TV match the output on the devices you want to hook up to it, such as a DVD player/recorder, cable TV or games console, and that there are enough connections for all the devices you want to attach at the same time.
**USB connection** This can be useful for reading photos, video and music from your digital devices. All models with a USB connection can play some video and image files except the Sony KDL-46EX1, which can only show images.
**HDMI** (High-Definition Multimedia Interface) is a digital connection for sound and video in one cable; the latest DVD, Blu-ray and HD set-top boxes should have one. Even if you don't have any gadgets with HDMI output now, future entertainment devices will, so it might be worth having a couple of HDMI sockets on your TV. If you want to use your TV as a computer display, you'll need a DVI input for newer computers (or a DVI-to-HDMI adapter) or a VGA input (which all the models on test have) for older computers.
**Audio outputs** are usually at the back of the TV. All models on test have at least one analog and one digital audio output except the TCL, which lacks a digital audio output.
**Viewing angles** have improved in newer models, but some still have a dimmer picture when viewed from different angles, which is important if several people will be watching the TV at once. Stand square to the screen and walk sideways until you notice the image quality drop. If you normally sit lower than the screen, make sure you try looking up at it as well.

**Network connections** can be a useful feature if you have a lot of video content stored on your PC and want to watch your movies in your lounge room rather than your study.

STORY DENIS GALLAGHER

# Cool solutions

Keep stylishly cool – and help save the environment – with these ceiling fans.

**NUTSHELL**

>>While it may not reduce the temperature of the room, a ceiling fan can make you feel cooler.

>>Several of these fans on their highest setting may be too noisy for the bedroom.

As summer approaches and thoughts turn to cooling solutions, CHOICE put 22 ceiling fans on test, so you can choose one to suit your home.

A ceiling fan won't lower the room temperature; rather, it creates a wind-chill effect by moving air around the room and over your skin. The air movement makes you feel cooler by accelerating the evaporation of perspiration on your skin. This effect has its limits, and if you live in an area of constant hot and humid conditions you may need to consider an airconditioner.

A fan with a reverse cycle can be used in winter to move warmer air from the ceiling without the downward breeze. All but one of the models on test has this feature. While we found no significant difference in cooling ability between fans with wooden and stainless steel blades, models with the latter tend to be noisier.

In our test room, noise at the highest setting ranges from 47dB for the PDL to 66dB for the Cinni Polished Shine. Most models are below 53dB, which is about the same level as the background noise in an average suburban dwelling.

## Heatproofing your house

Before you buy a fan or any other type of cooling system, it's worth heatproofing your home as much as possible. Even simple measures such as sealing all the gaps around windows and doors can make a difference. Insulating your roof space helps keep indoor temperatures stable in summer and winter, and current government schemes are making the process more affordable (see Batt Out of Heaven, *CHOICE* May 2009, or www.choice.com.au/insulation). Internal blinds or curtains help, as do external awnings, and double-glazing is something you can have done without major rebuilding work. >

## WHAT TO BUY

| | |
|---|---|
| **HUNTER** Vista | $499 |
| **HUNTER** Carera | $389 |
| **HUNTER PACIFIC** Typhoon 316 | $370 |
| **OMEGA** New Yorker | $369 |
| **CINNI** White Birch | $329 |
| **HUNTER** Salinas | $579 |

## HOW WE TEST

**Performance** is evaluated by a specialist external lab, using our test program, in a room 4.5m x 4.5m x 2.4m high. The room has bare walls, floor and ceiling, and no furniture or heat source. Temperature and humidity are maintained during all tests. The fans are run on maximum speed for one hour beforehand. Fan rotational frequency is measured with a tachometer on each regulator setting. The instrument output is averaged over one minute for each reading. Measurements are completed for the highest and lowest settings.

**Ease of use** includes quality of installation instructions, fan control (moving between speeds) and the ability to reverse the rotational direction of the fan. **Noise** (dB) is measured in the test room on the lowest and highest regulator settings, as well as the highest regulator setting in reverse fan direction, using a sound level meter positioned one metre below the centre of the fan. The dB values are comparative only. A listening test is also used to describe the type of sound ("clicking", "humming" and so on).

## WHAT TO LOOK FOR

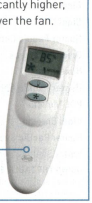
**Reversing the fan direction** draws air upwards, helping move warm air around in winter without creating a downward breeze.

**Minimum ceiling height** needs to be between 2.1m and 2.6m high for optimal performance, depending on the model. If your ceiling is significantly higher, you may need an extension rod to lower the fan.

**Fan balance kit** corrects wobbles that can make the fan inefficient and noisy. All have one except the Cinni models, the Hunter Pacific Sycamore and PDL.

**Fan control options** include a pull cord on the bottom of the fan or a wall switch.

A **remote control** is convenient and allows easier fan installation where rewiring to a light switch is difficult.



## WHAT TO BUY

### 83% Hunter Vista

**PRICE** $499

**GOOD POINTS**

- Equal-lowest running cost.
- Blades are different colours on each side to suit different colour schemes.
- Blades are easy to install.
- Second-highest total air delivery.

**BAD POINTS**

- Small vibration.

### 78% Hunter Carera

**PRICE** $389

**GOOD POINTS**

- Highest air delivery on low speed at 2m³/s.
- Blades are different colours on each side to suit different colour schemes.

**BAD POINTS**

- Difficult to assemble.

### 75% Hunter Pacific Typhoon 316

**PRICE** $370

**GOOD POINTS**

- Highest total air delivery on high at 5.22m³/s.
- Highest observed air speed at 3.32m/s.

**BAD POINTS**

- Excessive vibration.

| PRODUCT | PERFORMANCE | | | | | FEATURES | | SPECIFICATIONS | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Living room performance (%) | Bedroom performance (%) | Ease of use (%) | Noise on high speed | Remote control | Integrated light | Fan blade material | Number of blades | Recommended minimum fan |
| **Hunter** Vista | 83 | 91 | 83 | 68 | Quieter | | 2 x 60W | Plywood | 5 | 2.3 |
| **Hunter** Carera | 78 | 69 | 90 | 71 | Quieter | Optional | | Plywood | 3 | 2.3 |
| **Hunter Pacific** Typhoon 316 | 75 | 94 | 62 | 64 | Noisier | Optional | 1 x 100W | Stainless steel | 4 | 2.4 |
| **Omega** New Yorker | 74 | 74 | 68 | 86 | Quieter | √ | 2 x 60W | Wood | 5 | 2.4 |
| **Cinni** White Birch | 71 | 87 | 66 | 48 | Noisier | Optional | Optional, 26W | Steel | 4 | 2.6 |
| **Hunter** Salinas | 70 | 70 | 70 | 72 | Quieter | | | Plywood | 5 | 2.3 |
| **Hunter** Savoy | 68 | 62 | 73 | 72 | Quieter | Optional | | Plywood | 5 | 2.3 |
| **Hunter** Industrie II | 68 | 69 | 72 | 56 | Quieter | | | Wood | 3 | 2.3 |
| **Beracove** Regal | 67 | 64 | 70 | 69 | Quieter | Optional | Optional | Wood | 5 | 2.1 |
| **Hunter Pacific** Typhoon Timber | 66 | 76 | 57 | 63 | Quieter | | Optional, 100W | Wood | 4 | 2.1 |
| **Omega** Seattle | 66 | 55 | 66 | 86 | Quieter | √ | 1 x 100W | Wood | 3 | 2.4 |
| **Lucci** Futura 52 | 65 | 59 | 65 | 77 | Quieter | | 1 x 100W | Wood | 4 | 2.4 |
| **Cinni** Polished Shine | 65 | 79 | 59 | 50 | Noisier | Optional | Optional, 100W | Stainless steel | 3 | 2.6 |
| **Cinni** Milano | 64 | 93 | 40 | 52 | Noisier | Optional | Optional, 26W | Aluminium | 3 | 2.3 |
| **Hunter Pacific** Concept 2 | 62 | 55 | 66 | 67 | Quieter | Optional | Optional, 100W | Wood | 4 | 2.1 |
| **Omega** Airspace | 61 | 56 | 61 | 71 | Quieter | Optional | Optional | Wood | 4 | 2.1 |
| **Hunter** Sonic | 61 | 58 | 63 | 63 | Quieter | Optional | Optional | Wood | 4 | 2.3 |
| **Hunter Pacific** Aurora Alternatives 2 | 60 | 57 | 64 | 56 | Quieter | | Optional, 100W | Wood | 4 | 2.1 |
| **PDL** Modena | 58 | 49 | 58 | 78 | Quieter | √ | 1 x 60W | Wood | 5 | 2.1 |
| **Cinni** Chrome | 58 | 78 | 42 | 52 | Noisier | Optional | Optional, 100W | Wood | 3 | 2.3 |
| **Hunter Pacific** Sycamore | 48 | 47 | 51 | 43 | Quieter | Optional | | Plastic | 1 | 2.4 |
| **Heller** Shelby | 45 | 46 | 31 | 70 | Quieter | | Optional | Wood | 5 | 2.1 |

**USING THE TABLE Scores** The overall score is made up of: Living room performance: 40% Bedroom performance: 40% Ease of use: 20%. **Living room performance** scores the ability of the fa move air at high speeds, a setting more likely to be used in a larger area during the day. **Bedroom performance** scores the ability of the fan to move air at the lowest setting, the most likely settir be used at night while sleeping. **Noise level** The description in the table shows the relative results for fans on the highest speed. Only the Cinni Polished Shine was louder than the ambient noise c

## 74% Omega New Yorker

**PRICE** $369

### GOOD POINTS

- Compact diameter is good for a smaller room.
- Easy to use with remote control.

### BAD POINTS

- Some mechanical noise observed.
- Small vibration.

## 71% Cinni White Birch

**PRICE** $329

### GOOD POINTS

- Largest diameter at 1400mm – would suit a large room.
- Easy to assemble.

### BAD POINTS

- Small vibration.
- No instructions provided.

## 70% Hunter Salinas

**PRICE** $579

### GOOD POINTS

- Blades are different colours on each side to suit different colour schemes.

### BAD POINTS

- Ceiling support is difficult to assemble.

| Weight of blade (g) | Fan control | Fan power (W) | Contact | Annual running costs ($) | Price ($) |
|---|---|---|---|---|---|
| 246 | Cord | 60 | www.hunterfan.com.au | 7 | 499 |
| 224 | Cord | 85 | www.hunterfan.com.au | 11 | 389 |
| 645(A) | Switch | 80 | www.hunterpacific.com.au | 10 | 370 |
| 247 | Remote | 66 | www.omega-australia.com | 8 | 369 |
| 372 | Switch | 80 | www.cinni.com.au | 10 | 329 |
| 290 | Cord | 100 | www.hunterfan.com.au | 12 | 579 |
| 294 | Cord | 100 | www.hunterfan.com.au | 12 | 399 |
| 245 | Switch | 100 | www.hunterfan.com.au | 12 | 389 |
| 207 | Switch | 54 | www.beracove.com.au | 7 | 150 |
| 264 | Switch | 80 | www.hunterpacific.com.au | 10 | 170 |
| 354 | Remote | 66 | www.omega-australia.com | 8 | 299 |
| 316 | Switch | 150 | www.beaconlighting.com.au | 19 | 199 |
| 721 | Switch | 80 | www.cinni.com.au | 10 | 479 |
| 369 | Switch | 80 | www.cinni.com.au | 10 | 299 |
| 264 | Switch | 70 | www.hunterpacific.com.au | 9 | 270 |
| 289 | Switch | 64 | www.omega-australia.com | 8 | 369 |
| 265 | Switch | 65 | www.hunterfan.com.au | 8 | 289 |
| 260 | Switch | 70 | www.hunterpacific.com.au | 9 | 190 |
| 284 | Remote | 63 | www.pdl.com.au | 8 | 250 |
| 458 | Switch | 80 | www.cinni.com.au | 10 | 399 |
| 2075 | Switch | 70 | www.hunterpacific.com.au | 9 | 590 |
| 252 | Switch | 60 | www.gafcontrol.com.au | 7 | 150 |

om (between 40dB and 49dB) at the lowest setting. **Annual running costs** are based on eight use per day for three months per year. **Price** Recommended retail, as of August 2009.
**E NOTES** (A) Includes bracket.

## ABOUT THE REST

Most models on test move air around the room efficiently and reasonably quietly; however, design and price may also play a part in your buying decision.

The **Hunter Savoy** and **Industrie II** are good for bedrooms and OK for living rooms, but are relatively expensive to run.

The **Hunter Pacific Concept 2**, **Lucci** and **Omega Airspace** are similarly styled, four-wooden-blade fans and should fit comfortably into most modern living rooms or bedrooms, while the **Hunter Pacific Aurora Alternatives 2** has a more tapered blade.

The **Cinni** fans on test, with metal or wooden blades, perform well in the living room but not as well when a quiet environment is needed to sleep.

If a more rounded blade is required, the **Hunter Sonic** with four blades or **Omega Seattle** with three might be an option, particularly in the bedroom because they're quieter.

The **Beracove** and **Heller** are the cheapest fans on test, and while both would be an affordable option for a room with low ceilings, the Beracove is the better overall performer. The **PDL** is similar to the Heller, performs better in the bedroom and has a remote control.

The **Hunter Pacific Sycamore's** unusual single-blade design was inspired by the shape of a falling seed pod, but it's expensive and is the only fan without a reverse switch.

STORY MATTHEW STEEN

# Well grounded

For amateur and connoisseurs alike, getting the grind right can ensure the perfect cup of coffee.

**NUTSHELL**

>> On test: 14 burr-type coffee grinders, including seven new models.
>> Most models on test can grind finely enough for a typical domestic espresso machine.

Grinding your coffee beans immediately before making coffee is the best way to extract their full flavour, which is why in our espresso machine tests we recommend investing in a grinder as well. Pre-ground coffee may not be the right grind for a particular espresso machine, and the packet may have been sitting on the factory or supermarket shelves for some time.

Purchasing a grinder is only one step to the perfect coffee. You'll need to practise with your favourite beans, the grinder and espresso machine to discover the combination that gives you your perfect cup. CHOICE tested 14 coffee grinders ranging in price from $70 to $599, and even though they are designed for use with domestic espresso machines, aficionados who own a semi-commercial machine (which can cost up to $2500) will be pleased to know that eight of the models on test can also grind finely enough for our semi-commercial ECM Giotto machine. See the table, below, for which ones.

## The machine and the method

Burr-type grinders make a more uniform grind than blade models. A blade grinder relies on you being able to judge the time needed to chop the coffee beans, which could mean you grind them too fine and damage the espresso machine. Of course, knowing what fineness you need depends on how you like your coffee.

**CHOICE ONLINE**

For more tips from our resident coffee expert and tester, Peter Horvath, go to **www.choice.com.au/coffeegrind**.

| PRODUCT | PERFORMANCE | | | | | | FEATURE |
|---|---|---|---|---|---|---|---|
| Brand / model (in rank order) | Overall score (%) | Performance score (%) | Ease of use score (%) | Time to grind 30g coffee (sec) | Noise (dB) | Semi-commercial grind | Fineness settings |
| **DeLonghi** KG100 | 91 | 90 | 93 | 44 | 73 | | 16 |
| **KitchenAid** Artisan Burr Grinder 5KCG100 | 89 | 90 | 88 | 20 | 73 | | 15 |
| **Breville** BarAroma Coffee & Spice Grinder BCG450 | 88 | 90 | 83 | 34 | 73 | | 33 |
| # **Sunbeam** Café Series EM0480 | 88 | 90 | 83 | 22 | 78 | √ | 24 |
| # **Isomac** Professionale | 87 | 90 | 80 | 32 | 79 | √ | 31 |
| **Krups** GVX2A2 | 86 | 90 | 75 | 38 | 77 | √ | 17 |
| # **LaPavoni** Jolly Lusso V.230 | 86 | 90 | 78 | 55 | 75 | √ | 50 |
| # **Rancilio** Rocky Doser | 86 | 90 | 75 | 43 | 74 | √ | 50 |
| # **Nemox** Café Lux CG | 83 | 90 | 68 | 35 | 77 | √ | 31 |
| # **Iberital** Challenge | 82 | 90 | 63 | 60 | 79 | √ | (B) |
| # **Ascaso** M300 | 80 | 90 | 58 | 55 | 78 | √ | (B) |
| **DeLonghi** KG59 | 54 | 40 | 88 | 58 | 82 | | 8 |
| **Sunbeam** Burr Grinder EM0430 | 48 | 40 | 68 | 22 | 79 | | 17 |
| **Breville** CG12 Café Roma Coffee Mill (A) | 34 | 20 | 65 | 23 | 77 | | 17 |

**USING THE TABLE Scores** The overall score is made up of: Performance: 70% Ease of use: 30% **Price** Recommended retail, as of April 2009.
**TABLE NOTES** # Newly tested models. (A) Discontinued, but may still be available in some stores. (B) Continuously adjustable, which makes finding a particular setting difficult.

Since our last test we have changed the weighting to reflect the importance of performance over ease of use, as these are fairly straightforward machines to operate.

To make a good coffee, our tester recommends you grind only as many beans as you need at a time, as ground coffee deteriorates quickly. Some baristas recommend discarding any coffee that has been ground for more than half an hour. You should clean the hopper and coffee container regularly and, if easily removable, the grinding wheels as well, as coffee is an oily substance that goes rancid after a while. A coarse grind is suitable for percolators, medium for plungers, fine for filter and espresso, and extra fine is required to make Turkish coffee. >

## WHAT TO BUY

BEST BUY

| | |
|---|---|
| **DELONGHI** KG100 | $179 |
| **KITCHENAID** Artisan Burr Grinder 5KCG100 | $379 |
| **BREVILLE** BarAroma Coffee & Spice Grinder BCG450 | $200 |
| **SUNBEAM** Café Series EM0480 | $219 |
| **ISOMAC** Professionale | $280 |
| **KRUPS** GVX2A2 | $160 |
| **LAPAVONI** Jolly Lusso V.230 | $495 |
| **RANCILIO** Rocky Doser | $599 |

## WHAT TO LOOK FOR

Look for definite **fineness settings**, which allow for adjustment for different types of grind to suit different beans or coffee making systems. This makes it easy to find your preferred setting if more than one person uses the grinder and changes the setting. The Iberital and Ascaso are continually adjustable, making it difficult to go back to previous settings.

**Portion control** means a measured amount of ground coffee can be dispensed, instead of doing it manually after grinding. The Sunbeam Café Series EM0430 has this feature.

A **group handle rest** is useful to place your group handle (ground coffee receptacle) in directly, reducing spillover.

An **automatic switch-off** means you don't need to be around in case the beans run out, as it stops after a short period of time.

**Cord storage** is useful to keep the cord away from children's hands, as some of these grinders are very heavy if they fall off the kitchen bench.

A **doser** allows you to fill the group handle with ground coffee by pulling a lever. Both the Rancilio and the Iberital have a doser.

## SPECIFICATIONS

| Automatic switch-off | Contact | Price ($) |
|---|---|---|
| √ | www.delonghi.com.au | 179 |
| | www.kitchenaid.com | 379 |
| √ | www.breville.com.au | 200 |
| | www.sunbeam.com.au | 219 |
| | www.coffeeworksexpress.com.au | 280 |
| √ | www.krups.com | 160 |
| | www.euroespresso.com.au | 495 |
| | www.grinderscoffee.com.au | 599 |
| | www.coffeemachine.com.au | 345 |
| | www.expobaraustralia.com.au | 330 |
| √ | www.ilve.com.au | 499 |
| √ | www.delonghi.com.au | 99 |
| √ | www.sunbeam.com.au | 90 |
| √ | www.breville.com.au | 70 |

## HOW WE TEST

**Performance** The grinders are adjusted to produce a grind suitable for CHOICE's reference espresso machine, the Breville Café Roma. Our tester, Peter Horvath, makes two cups of espresso using Vittoria ORO beans, and judges crema quality and the strength of the coffee. He also makes two cups of espresso with our semi-commercial ECM Giotto machine and assesses the quality of each shot. However, the results aren't scored as these grinders are not designed for commercial application.

**Ease of use** He assesses how easy the grinders are to use and clean, how easy the controls are to adjust and how easy it is to grind coffee. Each aspect is weighted equally.

**Speed of grinding** Using the same setting as for the performance test, the time is measured for each machine to grind 30g coffee (sufficient to make four cups).

**Noise** He measures noise at the operator's ear level with the grinder placed on the kitchen bench. The sound meter is positioned 50cm in front of the grinder, 1.6m above the floor. The reading is recorded over 20 seconds.

**Safety** He checks whether it's possible to insert a finger into the grinding part of the machine from the top of the hopper while it's operating.

## WHAT TO BUY

### 91% DeLonghi KG100

BEST BUY

**PRICE** $179

**GOOD POINTS**

- Grinds finely enough for a domestic espresso machine but not for semi-commercial.
- Timer switches off grinding action.
- Easy to clean the removable hopper and ground coffee container.
- Very easy to adjust the fineness control.

**BAD POINTS**

- Nothing in particular.

### 89% KitchenAid Artisan Burr Grinder 5KCG100

**PRICE** $379

**GOOD POINTS**

- Grinds finely enough for a domestic espresso machine but not for semi-commercial.
- Easy to clean the removable hopper and the ground coffee container.
- Very easy to adjust the fineness control.

**BAD POINTS**

- Nothing in particular.

### 88% Breville BarAroma Coffee & Spice Grinder BCG450

**PRICE** $200

**GOOD POINTS**

- Grinds finely enough for a domestic espresso machine but not for semi-commercial.
- Timer switches off grinding action.
- Easy to clean the removable hopper and ground coffee container.
- Very easy to adjust the fineness control.

**BAD POINTS**

- Nothing in particular.

### 88% Sunbeam Café Series EM0480

**PRICE** $219

**GOOD POINTS**

- Grinds finely enough for domestic and semi-commercial espresso machines.
- Can grind directly into the group handle using the grind-on-demand switch.
- Easy to clean the removable hopper and ground coffee container.
- Hopper has shutter to allow it to be removed while still holding beans.
- Very easy to adjust the fineness control.
- Has group handle rest.

**BAD POINTS**

- Small coffee particles leave the bench a little messy when grinding directly into the group handle.

### 87% Isomac Professionale

**PRICE** $280

**GOOD POINTS**

- Grinds finely enough for domestic and semi-commercial espresso machines.
- Can grind directly into the group handle using the grind-on-demand switch.
- The removable hopper is easy to clean.
- Easy to adjust the fineness control.
- Has group handle rest.

**BAD POINTS**

- The rotating grinding wheel is accessible.

### 86% Krups GVX2A2

**PRICE** $160

**GOOD POINTS**

- Grinds finely enough for domestic and semi-commercial espresso machines.
- Timer switches off the grinding action.
- Easy to adjust the fineness control.

**BAD POINTS**

- Beans occasionally get stuck in the hopper so the grinder has to be knocked gently on the bench to dislodge them then restarted manually.

### ABOUT THE REST

While the **Nemox**, **Iberital** and **Ascaso** all have excellent fineness scores, the Nemox and Ascaso are let down by their grinding time. Both the Iberital and Ascaso are continually adjustable, making it difficult to find your setting again if it is changed.

The **DeLonghi KG59**, **Sunbeam Burr Grinder EM0430** and **Breville Café Roma Coffee Mill CG12** have poor or very poor grinding scores.

### 86% LaPavoni Jolly Lusso V.230

**PRICE** $495

**GOOD POINTS**

- Grinds finely enough for domestic and semi-commercial espresso machines.
- Easy to clean the removable hopper and ground coffee container.

**BAD POINTS**

- Adjusting the fineness control is a little difficult.
- The rotating grinding wheel is accessible.

### 86% Rancilio Rocky Doser

**PRICE** $599

**GOOD POINTS**

- Grinds finely enough for domestic and semi-commercial espresso machines.
- Has doser mechanism, which makes filling the group handle very easy.
- Easy to adjust the fineness control.
- Has group handle rest.

**BAD POINTS**

- The non-removable hopper and doser are difficult to clean.
- Most expensive grinder on test.

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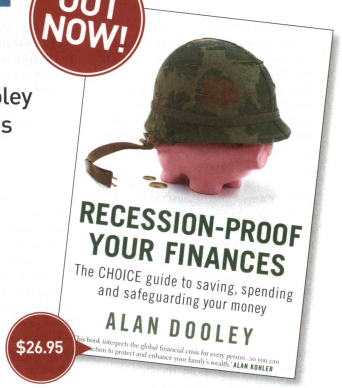


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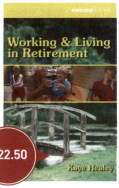


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# RECALLS & BANS

There are so many product recalls we may not be able to print all of them. For comprehensive recall information go to the Product Recalls Australia website: www.recalls.gov.au, or call the ACCC's Product Safety Policy section on 02 6243 1262. Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer.

**PORTABLE COT** Born With Style has recalled **Jeep Sahara Limited XT Portable Cot**, models 55237-JQ, 72237T-JQ, 72234-XC and 72234T-JQ.
**The problem** The cot's side rail can fail to latch properly, and when a child pushes against the rail it can unlatch unexpectedly.
**What to do** Stop using it. Call 02 9816 3837, 9am-5pm, Monday-Friday, to arrange for a repair kit to be sent to you.

**DUMMY** Ampar International has recalled **Garfield Baby Pacifier with holder**, available between March and July 2009 at the Reject Shop and their Warehouse Group of stores.
**The problem** It doesn't meet Australian standards, and could pose a strangulation risk.
**What to do** Don't use it. Return it to Return to Ampar International, PO Box 9315, Harris Park 2150 to obtain a refund.

**TOY** Funtastic Limited has recalled **LeapFrog My Pal Scout**, item number 19142, sold through Toys "R" Us stores at Chadstone (Vic), Chatswood (NSW) and Noarlunga (SA) between 11 June 2009 and 24 June 2009.
**The problem** The foot patches may become detached from the product, which may pose a choking hazard to a young child.
**What to do** Remove it from the reach of children. Return it to Toys "R" Us for a refund, or for more information call 1800 244 543.

**TOY** McPherson's Consumer Products has recalled **Kids r' Cool Adventure Torch** and **Simply Kids Adventure Torch**, plastic torches with five different lens caps that create patterns. They were distributed between 18 May 2006 and 19 June 2009 in Big W, BiLo, Coles, Kmart and Spotlight stores, and between 12 June 2007 and 19 June 2009 in Woolworths and Safeway stores. The Kids r' Cool torch has a barcode of 9312601309804, while the Simply Kids torch has a barcode of 9312601626277.
**The problem** When turned on the plastic could heat up to such an extent that it could cause burns and/or pose a fire risk.
**What to do** Remove it from the reach of children. Return it to the place of purchase for a refund.

**BABY ROCKER/SITTER** BabyBjorn has recalled **BabyBjorn Babysitter Balance** and **BabyBjorn Babysitter Balance Air**. The affected models have a red safety latch and plastic footrest, and were manufactured between October 2007 and April 2009. The manufacturing date can be found on the label on the inside of the fabric seat, under the care label. Some Babysitter Balance and Babysitter Balance Air models have been inspected and aren't affected. If there is a black dot or two black stripes on the date label, or if there is a green label or quality control sticker on the packaging, the Babysitter has been inspected and is not affected by the recall. If your Babysitter doesn't have these, it is included in the recall.
**The problem** Small metal pieces have been found in the fabric seat.
**What to do** For more information on how to remove and return the fabric seat and obtain a new seat, call 03 9585 8199 or email info@scanbrands.com.au.

**FOOD** Cadbury has recalled **Cadbury Old Gold Dark Chocolate 70% Cocoa,** 200g, best before 16/08/2010.
**The problem** It contains milk protein, a possible allergen that isn't listed on the packaging.
**What to do** Don't eat it if you have a milk protein allergy or intolerance. Call 1800 250 260, 8:30am-5pm, Monday-Friday, to arrange a refund.

**CAMP HEATER** Primus Australia has recalled **Companion Butane Camp Heater**, model 509112. They were sold through camping and outdoor retailers between April 2009 and 22 June 2009.
**The problem** The fitting of an incorrectly sized safety guard doesn't meet Australian standards and may not provide sufficient protection from heated surfaces.
**What to do** Stop using it. Return it to the place of purchase for a refund, or for more information call 1300 555 197.

**ROLLER BLINDS** Zone Hardware has recalled **Amor Roller Blinds**, single and double, sold at Bunnings stores in SA (Marion, Mile End, Parafield and Woodville) between February and July 2009.
**The problem** The operational and warning tag and installation instructions don't comply with current safety requirements. Following the installation instructions may result in a strangulation hazard.
**What to do** Disregard the warning tag and installation instructions. If already installed, fasten the tensioning device to the wall or architrave in a position that ensures the beaded cord is kept taut at all times. Call 03 8773 4000 to obtain new operational and warning tags and installation instructions.

**MOTOR VEHICLE** Nissan Motor Co (Australia) has recalled **Nissan J31 Maxima** and **Nissan Z50 Murano**. The VIN range for the Maxima is JN1BBJ31A0000014 – JN1BBJ31A0302117, and for the Murano is JN1TANZ50A0000026 – JN1TANZ50A0005945.
**The problem** The engine air intake duct may become disconnected, leading to possible rough idling and stalling.
**What to do** Contact your nearest Nissan dealer to arrange for repair.

**MOTOR VEHICLE** Jaguar Australia has recalled **Jaguar XJ**, 2003 and certain 2004 models, VIN range G00001 – G27878.
**The problem** Brake pipe corrosion may occur at the junction between the twin underfloor pipes and the rear cross member pipes, which may result in reduced braking performance or complete loss of braking service.
**What to do** Contact your nearest Jaguar dealer to arrange for an inspection.

**MOTOR VEHICLE** Land Rover has recalled **Range Rover**, 2009 models built between April and May 2009 and within VIN range LM305421 – LM306546.
**The problem** The windshield may not be chemically bonded to the polyurethane (PU) adhesive, resulting in possible water intake and wind noise and increased fragility in the event of a crash
**What to do** Contact your nearest Land Rover dealer.

FINANCIAL ADVICE

## Clients first

CHOICE is responding to your demands for transparent financial advice.

In early June, CHOICE launched a public campaign to enable consumers to add their views to the chorus of voices calling for change in the financial advice industry.

Almost 500 people signed our e-petition calling on the federal government to take action on the fees and kickbacks that make advisers more like product-pushers than providers of impartial advice.

Last month, in our submission to the parliamentary inquiry investigating the regulation of financial advisers, we argued for five key changes to improve the integrity of financial advice.

1. Establish legal fiduciary obligations on financial advisers that require them to operate in the best interests of their client.
2. Grant ASIC the capacity to exclude conflicts of interest where the conflict is inconsistent with the fiduciary duties an adviser owes a client.
3. Ensure a level playing field for adviser remunerations through equal tax treatment of all remuneration models. In other words, either fixed fees should be tax-deductible or commissions and percentage-based fees should lose their tax-deductible status.
4. Create a national compensation fund for financial advice.
5. Improve professional indemnity insurance to better protect consumers.

Consumers want to take responsibility for their financial security, but in a world of complex financial products, decision-making may require input from trained and trusted professionals. When consumers do receive financial advice, CHOICE believes the legal structures should ensure that advice is impartial and unbiased.

To join other consumers who have called for a better deal from financial advisers, go to www.choice.com.au/commissionfree.

GREENPOWER

## Make your carbon action count

Right now, your voluntary efforts to reduce carbon emissions are nullified.

Many CHOICE members tell us they're passionate about making a difference and caring for the environment, and we regularly report on carbon reduction actions you can take voluntarily.

So we're very disturbed the government's climate change policy is undermining the good intentions of individual Australian consumers. By ratifying the Kyoto Protocol, the government guaranteed Australia would achieve a 108% emissions reduction target on 1990 levels by 2012. But all our efforts, voluntary and mandatory, count towards this, so any actions taken by individuals to reduce carbon pollution essentially help make it easier for major emitters to pollute more by freeing up extra carbon permits.

GreenPower retailers are now trapped between making misleading carbon claims under the Trade Practices Act and a fault in Australia's climate change policy, because their products aren't "additional" to what would normally happen. GreenPower products have changed their tagline from "A simple switch for you, significant results for our environment", to "A simple switch for you, renewable energy for our future." While the marketing may now be more accurate, we're no longer able to buy the product we want – a reduction in Australia's carbon emissions.

CHOICE wants to see the 2009 baseline for GreenPower purchases removed and our other voluntary carbon reductions to become additional to Australia's mandatory emissions reduction target.

Join more than 1000 consumers in telling Penny Wong, Minister for Climate Change, you want your carbon actions to count, at www.choice.com.au/keepitreal.

**The climate change policy undermines the good intentions of individual consumer actions to reduce their carbon footprint.**

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Ken Meredith, CHOICE member

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**Bold** type indicates a test, survey or trial report, unbolded type indicates other articles.
* Indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls.


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The winner of this month's prize goes to E. Raphael, who's double-checking the origins of her pet mince from now on. Thanks also to S. & A. Cook, G. Butler, K. Engel, J. Day, A. Arnall, J. Ross and R. Gilchrist for their contributions to this month's Hard Word. If you have any examples you think deserve to be on this page, send them to The Hard Word, CHOICE, 57 Carrington Road, Marrickville 2204. Please don't email us your entries – we need the unmarked originals.

## IN CASE "IMMEDIATE" ISN'T FAST ENOUGH ...

You'll get fast results with this personal trainer.

## THE FATE AWAITING POUND PUPPIES?

Probably best not to tell your kids what's in this mince. As for the minced kennel...

## USE EVERYWHERE ...

Except probably where you most want them – under your furniture.

## FOR ARTIFICIAL PEOPLE

You can be yourself with these artificial fingernails.

All Pregnancy Tests are not the same...
FIRST RESPONSE
Early Result 6 DAYS BEFORE your missed period
test 6 DAYS before your missed period
clinically proven
FIRST RESPONSE
EARLY RESULT PREGNANCY TEST

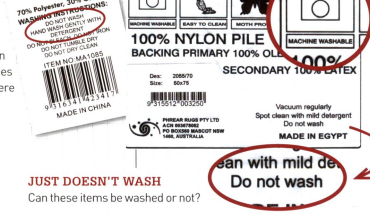
## IN-STREAM PRESCIENT TEST

How can you know you've missed your period before you've missed it?

Winter time is cherry time
Look for bright red, shiny skinned cherries this winter. Their stems should be intact, and they should feel slightly heavy for their size. Avoid any soft or wrinkled looking cherries. They can be enjoyed on their own or cooked in dessert cakes and jams. If you have a few left over, they'll keep well in the fridge in an unsealed bag.
9.96 kg

## WINTER TIME IS CHERRY TIME?

Not yet, but give climate change a chance to kick in. In winter, we import our cherries from the northern hemisphere – the US, to be precise.




## JUST DOESN'T WASH

Can these items be washed or not?

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